



Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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BHC Name BANK OF NEW YORK MELLON CORPORATION, THE

City/State NEW YORK, NY

Bank Holding Company Information

Federal Reserve District: 2
 Consolidated Assets (\$000): 464,984,000
 Peer Group Number: 1 Number in Peer Group: 133
 Number of Bank Subsidiaries: 3

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

BANK OF NEW YORK MELLON CORPORATION, THE
240 GREENWICH STREET

NEW YORK, NY 10286

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BHC Name

City/State

Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	457,816,000	383,372,000	410,291,250	345,084,500	344,406,250
Net income (\$000)	927,000	980,000	3,617,000	4,441,000	4,266,000
Number of BHCs in peer group	133	123	128	125	118

	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	0.58	2.67	1	0.85	2.94	4	0.73	2.77	3	0.93	3.01	6	1.06	3.08	5
+ Non-interest income	2.85	1.13	91	3.43	1.12	93	3.12	1.21	91	3.85	1.32	94	3.72	1.31	94
- Overhead expense	2.49	2.28	67	2.88	2.68	66	2.69	2.57	66	3.16	2.69	74	3.26	2.71	79
- Provision for credit losses	-0.07	-0.12	50	0.12	0.88	8	0.08	0.51	6	0	0.15	7	0	0.14	8
+ Securities gains (losses)	0	0.01	32	0.01	0.03	65	0.01	0.02	53	-0.01	0.01	15	-0.01	0	14
+ Other tax equivalent adjustments	0	0	48	0	0	4	0	0	48	0	0	86	0	0	6
= Pretax net operating income (tax equivalent)	1.01	1.78	9	1.28	0.64	81	1.09	1.04	50	1.62	1.56	54	1.51	1.57	41
Net operating income	0.81	1.36	11	1.02	0.48	83	0.88	0.81	54	1.29	1.19	57	1.24	1.24	44
Net income	0.81	1.35	11	1.02	0.48	83	0.88	0.82	53	1.29	1.19	57	1.24	1.24	44
Net income (Subchapter S adjusted)		1.78			0.78			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	0.74	3.18	1	1.91	4.09	2	1.15	3.55	1	2.58	4.41	4	2.21	4.24	4
Interest expense	0.08	0.29	8	0.92	0.85	62	0.32	0.52	21	1.49	1.08	77	0.96	0.86	65
Net interest income (tax equivalent)	0.65	2.88	1	0.99	3.24	4	0.84	3.01	3	1.09	3.33	5	1.24	3.38	5
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0	0.16	12	-0.01	0.27	5	-0.01	0.27	2	0.02	0.21	13	0	0.22	8
Earnings coverage of net loan and lease losses (X)		25.70		-1,314	17.23	1	-953.80	22.89	0	464.58	24.40	96	-2,588.50	21.75	0
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.54	1.49	5	0.23	1.32	1	0.64	1.58	6	0.22	0.83	3	0.26	0.90	3
Allowance for loan and lease losses / Total loans and leases	0.54	1.47	5	0.23	1.30	1	0.64	1.55	6	0.22	0.81	3	0.26	0.89	3
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.18	0.70	7	0.14	0.63	7	0.16	0.71	6	0.16	0.57	10	0.14	0.61	8
30-89 days past due loans and leases / Total loans and leases	0.14	0.33	23	0.17	0.52	14	0.19	0.39	26	0.16	0.43	16	0.09	0.44	10
Liquidity and Funding															
Net noncore funding dependence	-20.82	-0.51	4	-5.93	14.37	8	-23.70	3.20	3	20.34	14.45	73	18.41	16.62	62
Net short-term noncore funding dependence	-99.84	-6.88	1	-98.73	4.94	2	-112.58	-4.76	3	-73.13	3.38	3	-75.70	4.66	4
Net loans and leases / Total assets	12.97	60.99	1	13.26	64.23	3	11.92	61.58	3	14.29	63.77	3	15.47	63.98	4
Capitalization															
Tier 1 leverage ratio	5.79	9.15	2	5.99	9.43	1	6.29	9.13	1	6.57	9.76	2	6.60	9.71	1
Holding company equity capital / Total assets	9.67	10.72	34	8.79	11.64	14	9.75	11.16	31	10.87	12.43	32	11.19	12.22	38
Total equity capital (including minority interest) / Total assets	9.76	10.85	34	8.84	11.80	12	9.82	11.28	28	10.94	12.57	30	11.26	12.27	39
Common equity tier 1 capital / Total risk-weighted assets	12.59	12.58	57	11.33	11.64	44	13.35	12.40	71	12.47	12.17	62	11.74	12.12	51
Net loans and leases / Equity capital (X)	1.34	5.73	1	1.51	5.59	4	1.22	5.59	3	1.31	5.21	4	1.38	5.29	3
Cash dividends / Net income	37.32	23.13	75	32.45	81.34	23	36.25	42.30	42	29.02	33.12	41	28.62	27.31	47
Cash dividends / Net income (Subchapter S adjusted)		14.81			139.66			-0.65			-12.02			17.36	
Growth Rates															
Assets	-0.68	16.49	8	35.22	11.31	92	23.10	16.68	70	5.10	9.26	46	-2.35	7	6
Equity capital	9.26	9.13	67	-0.19	5.70	26	10.41	6.99	72	2.08	10.49	18	-1.49	7.89	16
Net loans and leases	-2.83	7.22	22	17.15	9.91	77	2.66	9.07	27	-2.89	9.10	4	-8.06	7.89	2
Noncore funding	-19.81	-25.09	60	19.46	16.35	64	-7.48	-12.18	57	5.02	6.59	52	-5.57	10.67	22
Parent Company Ratios															
Short-term debt / Equity capital	8.90	0.52	97	6.56	0.88	88	9.28	0.77	93	9.52	1.02	92	10.46	1.14	92
Long-term debt / Equity capital	46.54	11.33	91	56.19	12.46	91	46.52	13.56	89	52.75	13.04	90	57.89	13.37	89
Equity investment in subsidiaries / Equity capital	117.55	102.85	94	122.74	103.91	95	116.14	102.81	93	118.99	103.22	94	119.81	103.10	94
Cash from ops + noncash items + op expense / Op expense + dividends	33.13	98.58	25	92.41	176.81	28	157.16	147.26	65	243.22	190.27	75	269.78	174.91	82

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	221,000	392,000	1,110,000	1,807,000	1,828,000	-43.62	-11.95
Income from lease financing receivables.....	8,000	2,000	28,000	-28,000	32,000	300.00	-52.94
Fully taxable income on loans and leases.....	229,000	394,000	1,138,000	1,779,000	1,860,000	-41.88	-14.55
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	229,000	394,000	1,138,000	1,779,000	1,860,000	-41.88	-14.55
Investment interest income (tax equivalent).....	462,000	603,000	2,155,000	2,750,000	2,594,000	-23.38	-2.94
Interest on balances due from depository institutions.....	-3,000	136,000	181,000	702,000	741,000		
Interest income on other earning assets.....	55,000	440,000	649,000	2,339,000	1,272,000	-87.50	-21.43
Total interest income (tax equivalent).....	743,000	1,573,000	4,123,000	7,570,000	6,467,000	-52.77	-17.44
Interest on time deposits of \$250K or more.....	2,000	82,000	98,000	462,000	293,000	-97.56	
Interest on time deposits < \$250K.....	0	12,000	15,000	155,000	76,000	-100.00	
Interest on foreign office deposits.....	-30,000	70,000	-12,000	642,000	340,000		
Interest on other deposits.....	-9,000	76,000	60,000	338,000	168,000		
Interest on other borrowings and trading liabilities.....	111,000	504,000	931,000	2,725,000	1,891,000	-77.98	33.73
Interest on subordinated debt and mandatory convertible securities.....	9,000	12,000	40,000	38,000	53,000	-25.00	-50.00
Total interest expense.....	83,000	756,000	1,132,000	4,360,000	2,821,000	-89.02	-29.06
Net interest income (tax equivalent).....	660,000	817,000	2,991,000	3,210,000	3,646,000	-19.22	-15.71
Non-interest income.....	3,264,000	3,284,000	12,795,000	13,284,000	12,810,000	-0.61	11.21
Adjusted operating income (tax equivalent).....	3,924,000	4,101,000	15,786,000	16,494,000	16,456,000	-4.32	5.54
Overhead expense.....	2,851,000	2,765,000	11,033,000	10,888,000	11,211,000	3.11	8.44
Provision for credit losses.....	-83,000	115,000	309,000	-12,000	-15,000		
Securities gains (losses).....	0	9,000	33,000	-18,000	-48,000	-100.00	-100.00
Other tax equivalent adjustments.....	0	-1,000	0	1,000	-2,000		
Pretax net operating income (tax equivalent).....	1,156,000	1,229,000	4,477,000	5,601,000	5,210,000	-5.94	4.71
Applicable income taxes.....	221,000	265,000	842,000	1,120,000	938,000	-16.60	-21.91
Tax equivalent adjustments.....	3,000	2,000	9,000	14,000	18,000	50.00	-76.92
Applicable income taxes (tax equivalent).....	224,000	267,000	851,000	1,134,000	956,000	-16.10	-24.32
Minority interest.....	5,000	-18,000	9,000	26,000	-12,000		
Net income before discontinued operations, net of minority interest.....	927,000	980,000	3,617,000	4,441,000	4,266,000	-5.41	13.46
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	927,000	980,000	3,617,000	4,441,000	4,266,000	-5.41	13.46
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	932,000	962,000	3,626,000	4,467,000	4,254,000	-3.12	15.35
Investment securities income (tax equivalent).....	462,000	603,000	2,155,000	2,750,000	2,594,000	-23.38	-2.94
US Treasury and agency securities (excluding mortgage-backed securities).....	121,000	125,000	496,000	516,000	648,000	-3.20	17.48
Mortgage-backed securities.....	247,000	359,000	1,230,000	1,706,000	1,393,000	-31.20	-1.20
All other securities.....	94,000	119,000	429,000	528,000	553,000	-21.01	-23.58
Cash dividends declared.....	346,000	318,000	1,311,000	1,289,000	1,221,000	8.81	73.87
Common.....	277,000	282,000	1,117,000	1,120,000	1,052,000	-1.77	48.92
Preferred.....	69,000	36,000	194,000	169,000	169,000	91.67	430.77

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	0.65	2.96	1	1.64	3.72	1	1	3.27	1	2.19	4	4	1.88	3.87	1
Less: Interest expense	0.07	0.27	8	0.79	0.78	58	0.28	0.48	21	1.26	0.98	75	0.82	0.79	63
Equals: Net interest income (tax equivalent)	0.58	2.67	1	0.85	2.94	4	0.73	2.77	3	0.93	3.01	6	1.06	3.08	5
Plus: Non-interest income	2.85	1.13	91	3.43	1.12	93	3.12	1.21	91	3.85	1.32	94	3.72	1.31	94
Equals: adjusted operating income (tax equivalent)	3.43	3.87	29	4.28	4.12	63	3.85	4.04	44	4.78	4.41	75	4.78	4.46	70
Less: Overhead expense	2.49	2.28	67	2.88	2.68	66	2.69	2.57	66	3.16	2.69	74	3.26	2.71	79
Less: Provision for credit losses	-0.07	-0.12	50	0.12	0.88	8	0.08	0.51	6	0	0.15	7	0	0.14	8
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	48	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	33	0.01	0.03	65	0.01	0.02	53	-0.01	0.01	15	-0.01	0	14
Plus: other tax equivalent adjustments	0	0	48	0	0	4	0	0	48	0	0	86	0	0	6
Equals: Pretax net operating income (tax equivalent)	1.01	1.78	9	1.28	0.64	81	1.09	1.04	50	1.62	1.56	54	1.51	1.57	41
Less: Applicable income taxes (tax equivalent)	0.20	0.40	11	0.28	0.16	75	0.21	0.23	43	0.33	0.36	38	0.28	0.33	31
Less: Minority interest	0	0	89	-0.02	0	2	0	0	87	0.01	0	86	0	0	1
Equals: Net operating income	0.81	1.36	11	1.02	0.48	83	0.88	0.81	54	1.29	1.19	57	1.24	1.24	44
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	0.81	1.35	11	1.02	0.48	83	0.88	0.82	53	1.29	1.19	57	1.24	1.24	44
Memo: Net income (last four quarters)	0.83	1.07	24	1.25	0.98	73	0.88	0.82	53	1.29	1.19	56	1.24	1.24	44
Net income—BHC and noncontrolling (minority) interest	0.81	1.37	10	1	0.49	81	0.88	0.83	54	1.29	1.20	59	1.24	1.25	44
Margin Analysis															
Average earning assets / Average assets	88.28	93.08	6	85.98	91.24	4	87.27	92.32	6	85.04	91.05	5	85.03	91.48	1
Average interest-bearing funds / Average assets	65.07	62.97	67	71.38	66.92	75	68.49	64.06	72	69.87	65.57	73	63.98	65.56	41
Interest income (tax equivalent) / Average earning assets	0.74	3.18	1	1.91	4.09	2	1.15	3.55	1	2.58	4.41	4	2.21	4.24	4
Interest expense / Average earning assets	0.08	0.29	8	0.92	0.85	62	0.32	0.52	21	1.49	1.08	77	0.96	0.86	65
Net interest income (tax equivalent) / Average earning assets	0.65	2.88	1	0.99	3.24	4	0.84	3.01	3	1.09	3.33	5	1.24	3.38	5
Yield or Cost															
Total loans and leases (tax equivalent)	1.62	4.05	0	2.83	4.74	1	2.07	4.27	0	3.49	5.09	1	3.34	4.95	1
Interest-bearing bank balances	-0.01	0.10	1	0.39	1.16	8	0.13	0.27	9	0.80	2.04	9	0.79	1.64	5
Federal funds sold and reverse repos	0.44	0.26	77	4.64	1.34	94	1.77	0.68	89	5.87	2.44	93	4	2.17	92
Trading assets	0.50	0.39	70	1.32	0.75	70	0.71	0.60	67	1.83	0.99	68	1.83	1.11	64
Total earning assets	0.73	3.15	1	1.91	4.05	3	1.15	3.51	2	2.58	4.36	4	2.20	4.20	4
Investment securities (tax equivalent)	1.20	1.84	8	1.87	2.60	4	1.48	2.25	4	2.28	2.76	9	2.16	2.68	11
US Treasury and agency securities (excluding mortgage-backed securities)	1.35	1.30	55	1.81	2.31	30	1.58	1.75	40	2.32	2.32	58	2.36	2.05	74
Mortgage-backed securities	1.32	1.60	27	2.02	2.49	9	1.64	2.05	18	2.56	2.61	45	2.16	2.50	12
All other securities	0.87	2.93	2	1.30	3.62	3	1.04	3.24	1	1.71	4.06	2	2.01	4.20	3
Interest-bearing deposits	-0.06	0.26	1	0.49	0.90	16	0.08	0.53	2	0.93	1.10	38	0.57	0.81	29
Time deposits of \$250K or more	1.06	0.82	71	0.74	1.83	4	0.39	1.42	3	1.32	1.96	9	0.94	1.44	14
Time deposits < \$250K	0	0.78	0	1.39	1.69	23	0.82	1.36	8	2.29	1.82	79	1.34	1.29	51
Other domestic deposits	-0.03	0.17	0	0.49	0.71	25	0.07	0.36	1	0.77	0.93	40	0.64	0.67	54
Foreign deposits	-0.10	0.13	14	0.29	0.79	17	-0.01	0.42	10	0.69	1.19	30	0.36	0.97	15
Federal funds purchased and repos	-0.08	0.18	2	7.90	1.14	98	1.90	0.62	90	11.53	1.86	96	4.87	1.51	94
Other borrowed funds and trading liabilities	1.16	1.38	43	1.81	1.90	49	1.41	1.50	48	2.28	2.38	42	2.10	2.28	44
All interest-bearing funds	0.11	0.42	5	1.11	1.15	54	0.40	0.74	14	1.81	1.49	75	1.28	1.19	66

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	3,264,000	3,284,000	12,795,000	13,284,000	12,810,000
Fiduciary activities income	2,550,000	2,477,000	9,735,000	9,627,000	9,831,000
Service charges on deposit accounts - domestic	123,000	118,000	469,000	422,000	418,000
Trading revenue	224,000	319,000	789,000	654,000	732,000
Investment banking fees and commissions	284,000	334,000	1,264,000	1,282,000	1,352,000
Insurance activities revenue	0	0	2,000	1,000	1,000
Venture capital revenue	9,000	-12,000	6,000	12,000	15,000
Net servicing fees	0	0	1,000	1,000	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	0	0	0	0	2,000
Other non-interest income	74,000	48,000	529,000	1,285,000	459,000
Total overhead expenses	2,851,000	2,765,000	11,033,000	10,888,000	11,211,000
Personnel expense	1,602,000	1,482,000	5,966,000	6,063,000	6,145,000
Net occupancy expense	234,000	236,000	997,000	895,000	920,000
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	24,000	26,000	104,000	117,000	180,000
Other operating expenses	991,000	1,021,000	3,966,000	3,813,000	3,966,000
Fee income on mutual funds and annuities	189,000	230,000	902,000	909,000	967,000
Memoranda					
Assets under management in proprietary mutual funds and annuities	366,117,000	312,099,000	378,245,000	307,134,000	354,286,000
Number of equivalent employees	48,000	47,900	48,500	48,400	51,300
Average personnel expense per employee	33.38	30.94	123.01	125.27	119.79
Average assets per employee	9,537.83	8,003.59	8,459.61	7,129.85	6,713.57

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Analysis Ratios															
Mutual fund fee income / Non-interest income	5.79	2.10	86	7	2.64	86	7.05	2.02	93	6.84	2.72	84	7.55	3.08	84
Overhead expenses / Net Interest Income + non-interest income	72.71	59.30	90	67.47	63.90	66	69.93	62.31	81	66.06	61.29	73	68.21	60.88	79
Percent of Average Assets															
Total overhead expense	2.49	2.28	67	2.88	2.68	66	2.69	2.57	66	3.16	2.69	74	3.26	2.71	79
Personnel expense	1.40	1.28	64	1.55	1.36	71	1.45	1.30	68	1.76	1.41	81	1.78	1.44	82
Net occupancy expense	0.20	0.24	28	0.25	0.27	34	0.24	0.26	41	0.26	0.28	41	0.27	0.28	45
Other operating expenses	0.89	0.73	76	1.09	0.98	73	0.99	0.94	70	1.14	0.97	74	1.20	0.97	80
Overhead less non-interest income	-0.36	1.10	2	-0.54	1.47	3	-0.43	1.26	5	-0.69	1.32	1	-0.46	1.38	3
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	72.66	58.69	90	67.42	63.38	70	69.89	61.85	82	66.01	60.64	74	68.13	60.37	80
Personnel expense	40.83	33.29	89	36.14	33.17	70	37.79	32.40	82	36.76	32.39	76	37.34	32.51	77
Net occupancy expense	5.96	6.42	42	5.75	6.75	33	6.32	6.58	44	5.43	6.52	28	5.59	6.48	31
Other operating expenses	25.87	18.45	87	25.53	22.88	75	25.78	22.28	77	23.83	21.20	75	25.19	20.90	78
Total non-interest income	83.18	28.42	96	80.08	26.40	95	81.05	28.83	95	80.54	29.23	93	77.84	28.50	94
Fiduciary activities income	64.98	2.15	98	60.40	2.03	98	61.67	2.09	98	58.37	1.97	98	59.74	2.14	98
Service charges on domestic deposit accounts	3.13	3.21	45	2.88	3.92	33	2.97	3.27	43	2.56	3.88	32	2.54	4.15	31
Trading revenue	5.71	0.97	91	7.78	1.58	87	5	1.24	86	3.97	1.18	86	4.45	0.85	89
Investment banking fees and commissions	7.24	2.51	85	8.14	2.81	85	8.01	2.46	87	7.77	3.54	81	8.22	3.42	84
Insurance activities revenue	0	0.38	11	0	0.40	14	0.01	0.41	33	0.01	0.47	28	0.01	0.47	26
Venture capital revenue	0.23	0.02	92	-0.29	-0.01	6	0.04	0.01	89	0.07	0.02	89	0.09	0.02	90
Net servicing fees	0	0.99	14	0	-0.41	39	0.01	0.01	54	0.01	0.28	32	0	0.65	9
Net securitization income	0	0.01	45	0	0.01	47	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0	3.74	6	0	1.88	15	0	3.92	12	0	1.86	12	0.01	1.61	11
Other non-interest income	1.89	8.65	6	1.17	9.85	4	3.35	9.67	9	7.79	10.04	45	2.79	9.86	5
Overhead less non-interest income	-10.52	29.65	2	-12.66	36.23	2	-11.16	31.96	3	-14.53	31.06	1	-9.72	31.46	3
Applicable income taxes / Pretax net operating income (tax equivalent)	19.12	21.04	28	21.56	17.54	72	18.81	18.62	45	20	20.56	45	18	19.04	33
Applicable income tax + TE / Pretax net operating income + TE	19.38	22.74	14	21.72	22.86	41	19.01	21.20	26	20.25	23.23	23	18.35	21.56	17

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	12,885,000	13,648,000	12,939,000	13,480,000	12,878,000	-5.59	16.10
Commercial and industrial loans	1,809,000	3,726,000	1,839,000	1,911,000	2,494,000	-51.45	-46.38
Loans to individuals	3,988,000	3,136,000	3,783,000	3,143,000	3,067,000	27.17	42.33
Loans to depository institutions and acceptances of other banks	6,854,000	8,556,000	6,936,000	7,565,000	6,361,000	-19.89	-18.56
Agricultural loans	3,000	3,000	3,000	3,000	25,000	0.00	-25.00
Other loans and leases	35,104,000	33,149,000	30,856,000	28,569,000	31,496,000	5.90	-1.92
Less: Unearned income	14,000	18,000	15,000	15,000	16,000	-22.22	0.00
Loans and leases, net of unearned income	60,629,000	62,200,000	56,341,000	54,656,000	56,305,000	-2.53	-1.37
Less: Allowance for loan and lease losses	327,000	140,000	358,000	122,000	146,000	133.57	101.85
Net loans and leases	60,302,000	62,060,000	55,983,000	54,534,000	56,159,000	-2.83	-1.64
Debt securities that reprice or mature in over 1 year	113,146,000	96,630,000	112,116,000	81,503,000	72,874,000	17.09	39.23
Mutual funds and equity securities	1,384,000	1,087,000	1,082,000	1,658,000	928,000	27.32	60.00
Subtotal	174,832,000	159,777,000	169,181,000	137,695,000	129,961,000	9.42	21.89
Interest-bearing bank balances	148,839,000	169,523,000	158,676,000	109,534,000	81,615,000	-12.20	34.58
Federal funds sold and reverse repos	28,263,000	27,363,000	30,907,000	30,182,000	46,795,000	3.29	5.05
Debt securities that reprice or mature within 1 year	42,699,000	41,277,000	44,127,000	41,530,000	46,917,000	3.45	19.00
Trading assets	15,983,000	12,046,000	14,672,000	12,142,000	6,400,000	32.68	107.25
Total earning assets	410,616,000	409,986,000	417,563,000	331,083,000	311,688,000	0.15	26.53
Non-interest-bearing cash and due from depository institutions	6,009,000	5,101,000	6,253,000	4,839,000	5,870,000	17.80	49.18
Premises, fixed assets, and leases	3,521,000	3,514,000	3,602,000	3,625,000	1,832,000	0.20	155.70
Other real estate owned	1,000	1,000	1,000	3,000	2,000	0.00	-88.89
Investment in unconsolidated subsidiaries	2,195,000	2,052,000	2,251,000	2,089,000	2,188,000	6.97	164.78
Intangible and other assets	42,642,000	47,501,000	39,963,000	39,869,000	41,432,000	-10.23	1.30
Total assets	464,984,000	468,155,000	469,633,000	381,508,000	363,012,000	-0.68	24.70
Quarterly average assets	457,816,000	383,372,000	434,197,000	352,983,000	339,478,000	19.42	26.07
Average loans and leases (YTD)	56,669,000	55,682,000	55,070,500	51,001,750	55,632,250	1.77	-7.00
Memoranda							
Loans held-for-sale	0	0	0	0	0		-100.00
Loans not held-for-sale	60,629,000	62,200,000	56,341,000	54,656,000	56,305,000	-2.53	-0.69
Real estate loans secured by 1-4 family	8,292,000	8,994,000	8,356,000	9,140,000	9,407,000	-7.81	1.84
Commercial real estate loans	4,593,000	4,654,000	4,583,000	4,340,000	3,471,000	-1.31	55.43
Construction and land development	1,118,000	1,106,000	1,113,000	1,101,000	841,000	1.08	112.95
Multifamily	1,252,000	1,150,000	1,248,000	1,016,000	860,000	8.87	86.59
Nonfarm nonresidential	2,223,000	2,398,000	2,222,000	2,223,000	1,770,000	-7.30	26.38
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	157,229,000	138,994,000	157,325,000	124,691,000	120,719,000	13.12	33.23
U.S. Treasury securities	30,867,000	26,018,000	27,833,000	19,249,000	24,803,000	18.64	27.03
US agency securities (excluding mortgage-backed securities)	5,595,000	3,457,000	6,669,000	2,973,000	3,155,000	61.85	194.78
Municipal securities	2,649,000	1,001,000	2,323,000	1,060,000	2,264,000	164.64	-29.17
Mortgage-backed securities	75,820,000	71,905,000	77,989,000	68,634,000	64,589,000	5.44	27.62
Asset-backed securities	7,382,000	6,318,000	7,868,000	6,206,000	5,137,000	16.84	52.74
Other debt securities	33,532,000	29,208,000	33,561,000	24,911,000	19,843,000	14.80	46.01
Mutual funds and equity securities	1,384,000	1,087,000	1,082,000	1,658,000	928,000	27.32	60.00
Available-for-sale securities	107,812,000	100,850,000	108,298,000	88,550,000	85,809,000	6.90	41.31
U.S. Treasury securities	27,928,000	23,081,000	24,895,000	15,431,000	20,076,000	21.00	115.29
US agency securities (excluding mortgage-backed securities)	2,920,000	2,213,000	3,853,000	1,949,000	1,658,000	31.95	612.20
Municipal securities	2,634,000	985,000	2,308,000	1,044,000	2,247,000	167.41	-29.19
Mortgage-backed securities	34,472,000	40,444,000	36,917,000	39,871,000	37,787,000	-14.77	5.19
Asset-backed securities	7,382,000	6,318,000	7,868,000	6,206,000	5,137,000	16.84	52.74
Other debt securities	32,476,000	27,809,000	32,457,000	24,049,000	18,904,000	16.78	56.71
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	457,000	1,113,000	1,278,000	321,000	-680,000	-58.94	-11.09
Available-for-sale securities appreciation (depreciation)	1,613,000	2,495,000	3,313,000	1,148,000	-310,000	-35.35	0.50
Structured notes, fair value	0	0	0	0	0		
Pledged securities	124,402,000	110,741,000	123,323,000	97,896,000	99,845,000	12.34	41.28

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	76,938,000	81,545,000	67,807,000	44,779,000	53,829,000	-5.65	8.23
NOW, ATS and transaction accounts	116,953,000	59,535,000	120,060,000	43,258,000	27,025,000	96.44	13822.98
Time deposits less brokered deposits < \$250K	-15,758,000	-5,341,000	-16,745,000	-3,985,000	-3,696,000		
MMDA and other savings accounts	23,841,000	22,732,000	22,401,000	18,529,000	18,924,000	4.88	8.87
Other non-interest-bearing deposits					0		
Core deposits	201,974,000	158,471,000	193,523,000	102,581,000	96,082,000	27.45	117.07
Time deposits of \$250K or more	660,000	44,624,000	843,000	43,661,000	31,520,000	-98.52	
Foreign deposits	118,418,000	125,577,000	130,369,000	105,148,000	99,184,000	-5.70	-1.75
Federal funds purchased and repos	15,150,000	13,128,000	11,305,000	11,401,000	14,243,000	15.40	2.34
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	1,121,000	0	3,959,000	1,939,000	-100.00	
Other borrowings w/remaining maturity of 1 year or less	13,306,000	12,731,000	13,828,000	12,928,000	16,525,000	4.52	-0.86
Other borrowings w/remaining maturity over 1 year	20,066,000	23,401,000	20,369,000	24,018,000	23,662,000	-14.25	8.59
Brokered deposits < \$250K	15,793,000	8,112,000	16,898,000	8,139,000	12,183,000	94.69	
Noncore funding	183,393,000	228,694,000	193,612,000	209,254,000	199,256,000	-19.81	-13.10
Trading liabilities	4,566,000	6,625,000	6,031,000	4,841,000	3,479,000	-31.08	-12.98
Subordinated notes and debentures + trust preferred securities	1,292,000	1,394,000	1,376,000	1,266,000	1,250,000	-7.32	24.83
Other liabilities	28,356,000	31,592,000	28,971,000	21,838,000	22,077,000	-10.24	22.13
Total liabilities	419,581,000	426,776,000	423,513,000	339,780,000	322,144,000	-1.69	25.78
Equity Capital							
Perpetual preferred stock (including surplus)	4,541,000	3,542,000	4,541,000	3,542,000	3,542,000	28.20	77.94
Common stock	14,000	14,000	14,000	14,000	14,000	0.00	7.69
Common surplus	27,928,000	27,644,000	27,823,000	27,515,000	27,118,000	1.03	9.81
Retained earnings	34,822,000	32,601,000	34,241,000	31,894,000	28,652,000	6.81	69.10
Accumulated other comprehensive income	-1,819,000	-2,827,000	-985,000	-2,638,000	-3,171,000		
Other equity capital components	-20,532,000	-19,829,000	-19,833,000	-18,844,000	-15,517,000		
Total holding company equity capital	44,954,000	41,145,000	45,801,000	41,483,000	40,638,000	9.26	16.89
Noncontrolling (minority) interest in subsidiaries	449,000	234,000	319,000	245,000	230,000	91.88	-45.64
Total equity capital, including minority interest	45,403,000	41,379,000	46,120,000	41,728,000	40,868,000	9.72	15.57
Total liabilities and capital	464,984,000	468,155,000	469,633,000	381,508,000	363,012,000	-0.68	24.70
Memoranda							
Non-interest-bearing deposits	95,383,000	96,667,000	83,942,000	57,693,000	70,972,000	-1.33	2.51
Interest-bearing deposits	241,462,000	240,117,000	257,691,000	201,836,000	167,997,000	0.56	46.93
Total deposits	336,845,000	336,784,000	341,633,000	259,529,000	238,969,000	0.02	30.87
Long-term debt that reprices within 1 year	750,000	2,300,000	750,000	2,300,000	850,000	-67.39	-63.41
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	45,801,000	41,483,000	41,483,000	40,638,000	41,251,000		
Accounting restatements	0	45,000	41,000	0	-30,000		
Net income	927,000	980,000	3,617,000	4,441,000	4,266,000		
Net sale of new perpetual preferred stock	0	0	999,000	0	0		
Net sale of new common stock	138,000	134,000	296,000	391,000	441,000		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	699,000	985,000	989,000	3,327,000	3,269,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	346,000	318,000	1,311,000	1,289,000	1,221,000		
Change in other comprehensive income	-834,000	-189,000	1,654,000	623,000	-812,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-33,000	-5,000	11,000	6,000	12,000		
Holding company equity capital, ending balance	44,954,000	41,145,000	45,801,000	41,483,000	40,638,000		

BHC Name

City/State

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	2.77	36.10	4	2.92	38.37	7	2.76	36.21	6	3.53	37.78	7	3.55	37.19	7
Commercial and industrial loans	0.39	13.88	2	0.80	12.73	4	0.39	13.51	3	0.50	12.02	4	0.69	12.85	5
Loans to individuals	0.86	3.42	39	0.67	3.84	30	0.81	3.40	35	0.82	4.20	31	0.84	4.31	31
Loans to depository institutions and acceptances of other banks	1.47	0.02	99	1.83	0.03	98	1.48	0.03	98	1.98	0.04	97	1.75	0.05	97
Agricultural loans	0	0.19	26	0	0.20	25	0	0.19	25	0	0.24	26	0.01	0.30	36
Other loans and leases	7.55	4.29	75	7.08	4.96	68	6.57	4.63	68	7.49	5.01	71	8.68	5	80
Net loans and leases	12.97	60.99	1	13.26	64.23	3	11.92	61.58	3	14.29	63.77	3	15.47	63.98	4
Debt securities over 1 year	24.33	16.70	79	20.64	14.63	83	23.87	15.55	83	21.36	14.60	87	20.07	14.63	76
Mutual funds and equity securities	0.30	0.06	92	0.23	0.05	92	0.23	0.05	89	0.43	0.06	97	0.26	0.06	92
Subtotal	37.60	78.43	2	34.13	80.12	5	36.02	78.16	5	36.09	79.65	6	35.80	79.97	5
Interest-bearing bank balances	32.01	9.08	97	36.21	4.14	98	33.79	7.51	97	28.71	3.06	98	22.48	3.04	97
Federal funds sold and reverse repos	6.08	0.50	92	5.84	0.78	90	6.58	0.82	89	7.91	1.57	87	12.89	1.66	89
Debt securities 1 year or less	9.18	1.59	96	8.82	1.72	95	9.40	1.68	96	10.89	1.91	96	12.92	1.96	95
Trading assets	3.44	0.56	91	2.57	1.27	84	3.12	1.01	89	3.18	1.19	84	1.76	1.33	80
Total earning assets	88.31	91.48	13	87.57	89.78	27	88.91	91.05	21	86.78	89.53	19	85.86	89.74	11
Non-interest cash and due from depository institutions	1.29	1	76	1.09	1.12	46	1.33	1.07	72	1.27	1.14	61	1.62	1.21	77
Other real estate owned	0	0.02	11	0	0.03	8	0	0.02	10	0	0.03	13	0	0.04	10
All other assets	10.40	7.44	85	11.34	9.05	76	9.76	7.82	76	11.95	9.27	80	12.52	8.98	85
Memoranda															
Short-term investments	47.27	11.92	99	50.87	7.73	97	49.76	11.17	97	47.51	7.63	97	48.30	7.80	97
U.S. Treasury securities	6.64	0.98	92	5.56	0.86	95	5.93	0.84	92	5.05	1.03	91	6.83	1.04	95
US agency securities (excluding mortgage-backed securities)	1.20	0.73	75	0.74	0.51	68	1.42	0.63	79	0.78	0.54	68	0.87	0.69	69
Municipal securities	0.57	1.77	41	0.21	1.44	31	0.49	1.69	38	0.28	1.34	34	0.62	1.62	38
Mortgage-backed securities	16.31	12.38	68	15.36	11.43	73	16.61	11.75	74	17.99	11.44	82	17.79	11.13	86
Asset-backed securities	1.59	0.35	89	1.35	0.27	88	1.68	0.32	90	1.63	0.28	91	1.42	0.33	87
Other debt securities	7.21	0.46	97	6.24	0.39	97	7.15	0.42	97	6.53	0.39	96	5.47	0.41	95
Loans held-for-sale	0	0.46	6	0	0.40	6	0	0.52	7	0	0.39	7	0	0.30	8
Loans held for investment	13.04	61.15	1	13.29	64.43	3	12	61.72	3	14.33	63.50	4	15.51	63.93	4
Real estate loans secured by 1-4 family	1.78	11.69	9	1.92	13.18	10	1.78	11.91	11	2.40	13.29	12	2.59	13.46	11
Revolving	0.01	1.51	8	0.01	2.02	8	0.01	1.66	10	0.01	2.07	9	0.01	2.27	10
Closed-end, secured by first liens	1.76	9.76	11	1.89	10.62	13	1.75	9.81	12	2.35	10.69	14	2.54	10.57	13
Closed-end, secured by junior liens	0.02	0.21	17	0.02	0.28	19	0.02	0.22	19	0.03	0.28	21	0.03	0.31	19
Commercial real estate loans	0.99	22.27	5	0.99	23.11	8	0.98	22.22	7	1.14	22.23	9	0.96	21.58	10
Construction and land development	0.24	3.32	8	0.24	3.46	11	0.24	3.40	10	0.29	3.44	13	0.23	3.51	11
Multifamily	0.27	3.21	8	0.25	3.23	11	0.27	3.12	10	0.27	3.01	11	0.24	2.72	12
Nonfarm nonresidential	0.48	14.77	5	0.51	15.32	8	0.47	14.72	6	0.58	14.69	7	0.49	14.44	8
Real estate loans secured by farmland	0	0.33	8	0	0.35	9	0	0.33	8	0	0.36	9	0	0.41	9

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	21.25	57.91	7	21.94	57.83	9	22.97	57.15	9	24.66	57.46	11	22.87	56.49	10
Real estate loans secured by 1-4 family	13.68	19.43	32	14.46	20.44	30	14.83	19.43	33	16.72	20.75	32	16.71	21.10	30
Revolving	0.07	2.45	11	0.07	3.09	12	0.07	2.64	12	0.10	3.15	14	0.10	3.50	12
Closed-end	13.61	16.76	38	14.39	17.13	37	14.76	16.59	42	16.62	17.39	48	16.61	17.39	46
Commercial real estate loans	7.58	35.36	8	7.48	34.31	10	8.13	34.63	10	7.94	33.52	11	6.16	32.14	10
Construction and land development	1.84	5.29	19	1.78	5.12	25	1.98	5.26	23	2.01	5.09	27	1.49	5.20	21
1-4 family	0.16	1.05	26	0.21	0.98	31	0.21	0.93	31	0.27	0.94	34	0.26	1.02	33
Other	1.68	4.21	20	1.57	4	25	1.76	4.19	24	1.74	4.02	27	1.23	4.05	21
Multifamily	2.07	5.08	26	1.85	4.90	29	2.22	4.96	28	1.86	4.69	28	1.53	4.10	28
Nonfarm nonresidential	3.67	23.47	5	3.86	22.69	9	3.94	22.93	7	4.07	22.15	9	3.14	21.40	9
Owner-occupied	0.03	7.93	5	0.03	7.70	8	0.03	7.68	6	0.03	7.72	10	0.01	8.03	9
Other	3.64	15.25	8	3.82	14.76	11	3.92	14.95	10	4.03	14.34	11	3.13	13.38	11
Real estate loans secured by farmland	0	0.56	8	0	0.53	9	0	0.54	8	0	0.55	9	0	0.63	9
Loans to depository institutions and acceptances of other banks	11.30	0.03	99	13.76	0.08	98	12.31	0.06	98	13.84	0.11	98	11.30	0.12	98
Commercial and industrial loans	2.98	23.15	2	5.99	20.31	10	3.26	22.16	4	3.50	19.53	6	4.43	20.32	8
Loans to individuals	6.58	6.02	66	5.04	6.48	58	6.71	6.13	65	5.75	7.13	59	5.45	7.36	55
Credit card loans	0	0.50	22	0	0.71	21	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans	0	0.33	26	0	0.31	29	0.01	0.32	27	0.01	0.37	30	0.04	0.46	44
Other loans and leases	57.90	8.05	97	53.29	9.38	95	54.77	9.09	94	52.27	9.85	94	55.94	9.66	96
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	49.82	382.51	4	61.83	401.07	7	48.52	381.26	6	60.95	391.26	8	60.77	379.80	8
Real estate loans secured by 1-4 family	32.06	124.29	12	40.75	138.65	14	31.33	125.02	12	41.32	138.18	13	44.39	137.84	14
Revolving	0.16	16.14	9	0.19	21.22	10	0.14	17.42	10	0.24	21.26	11	0.25	23.33	11
Closed-end	31.91	106.79	15	40.56	115.78	18	31.19	106.14	17	41.08	115.20	18	44.14	112.79	21
Commercial real estate loans	17.76	237.40	6	21.08	240.54	9	17.19	234.65	8	19.62	229.44	9	16.38	219.72	10
Construction and land development	4.32	35.26	9	5.01	35.93	16	4.17	35.62	12	4.98	34.95	16	3.97	35.36	13
1-4 family	0.39	6.84	18	0.58	6.92	21	0.45	6.34	19	0.68	6.61	25	0.69	7.04	26
Other	3.94	28.01	11	4.43	27.85	16	3.73	28.16	13	4.30	27.32	15	3.28	27.26	12
Multifamily	4.84	34.02	10	5.21	33.54	12	4.68	32.74	11	4.59	31.04	12	4.06	27.85	13
Nonfarm nonresidential	8.60	157.71	5	10.86	159.79	8	8.33	155.06	7	10.05	152.10	9	8.35	147.22	10
Owner-occupied	0.06	52.99	4	0.09	54.16	7	0.06	52.37	6	0.09	53.07	8	0.04	54.89	7
Other	8.53	102.29	6	10.78	103.49	10	8.27	100.54	7	9.96	97.41	11	8.32	91.80	11
Real estate loans secured by farmland	0	3.50	8	0	3.48	8	0	3.44	8	0	3.60	8	0	4.02	9
Loans to depository institutions and acceptances of other banks	26.50	0.18	99	38.76	0.38	98	26.01	0.28	98	34.20	0.44	98	30.02	0.54	97
Commercial and industrial loans	7	145.20	3	16.88	132.09	6	6.90	139.89	4	8.64	122.02	5	11.77	128.82	6
Loans to individuals	15.42	35.91	51	14.21	40.80	45	14.19	37.47	46	14.21	43.51	43	14.47	42.67	41
Credit card loans	0	2.59	22	0	3.94	21	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans	0.01	1.94	27	0.01	1.90	27	0.01	1.88	27	0.01	2.18	27	0.12	2.72	38
Other loans and leases	135.74	47.53	91	150.18	54.71	91	115.70	49.56	86	129.17	52.44	89	148.64	51.79	94
Supplemental															
Non-owner occupied CRE loans / Gross loans	9.81	27.81	10	10.45	27.16	13	10.84	27.32	11	10.53	26.45	13	8.56	24.79	11
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	22.99	185.94	7	29.44	188.67	11	22.89	183.76	9	26.01	178.57	12	22.73	167.93	12
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	23.05	243.39	6	29.52	248.20	11	22.95	240.85	8	26.10	236.10	10	22.77	225.98	11

BHC Name

City/State

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	47.27	11.92	99	50.87	7.73	97	49.76	11.17	97	47.51	7.63	97	48.30	7.80	97
Liquid assets	65.79	27.16	97	66.51	22.73	95	67.63	26.23	96	63.97	22.44	94	63.86	22.72	94
Investment securities	33.81	18.78	92	29.69	16.91	90	33.50	17.84	93	32.68	16.99	93	33.25	17.27	92
Net loans and leases	12.97	60.99	1	13.26	64.23	3	11.92	61.58	3	14.29	63.77	3	15.47	63.98	4
Net loans, leases and standby letters of credit	13.50	61.79	1	13.78	65.22	3	12.44	62.48	3	14.93	64.84	3	16.29	65.07	4
Core deposits	43.44	73.69	4	33.85	64.18	9	41.21	70.67	6	26.89	63.09	9	26.47	62.13	9
Noncore funding	39.44	11.95	94	48.85	19.78	92	41.23	14.13	93	54.85	19.36	96	54.89	21.34	95
Time deposits of \$250K or more	0.14	1.96	4	9.53	2.95	95	0.18	2.11	6	11.44	2.94	96	8.68	2.89	94
Foreign deposits	25.47	0.34	97	26.82	0.43	97	27.76	0.36	96	27.56	0.43	96	27.32	0.47	96
Federal funds purchased and repos	3.26	1.22	85	2.80	1.77	75	2.41	1.47	76	2.99	1.94	73	3.92	1.97	79
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	-2.82	0.60	4	-3.04	0.97	5	-4.17	0.54	7	-4.92	0.48	7	-8.97	0.54	6
Commercial paper	0	0.01	45	0.24	0.01	93	0	0.01	44	1.04	0.02	96	0.53	0.02	93
Other borrowings w/remaining maturity of 1 year or less	2.86	1.11	83	2.72	3.69	42	2.94	1.24	81	3.39	3.01	58	4.55	3.67	65
Earning assets that reprice within 1 year	59.95	38.67	94	63.30	39.59	92	61.35	39.38	93	60.75	39.29	92	56.09	40.29	86
Interest-bearing liabilities that reprice within 1 year	51.37	7.73	96	51.29	10.30	97	54.87	8.20	98	52.90	10.19	98	46.26	10.01	98
Long-term debt that reprices within 1 year	0.16	0.28	69	0.49	0.79	67	0.16	0.47	62	0.60	0.96	67	0.23	1.34	56
Net assets that reprice within 1 year	8.42	29.49	11	11.52	27.26	12	6.32	29.11	8	7.24	26.63	9	9.59	27.38	14
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-20.82	-0.51	4	-5.93	14.37	8	-23.70	3.20	3	20.34	14.45	73	18.41	16.62	62
Net short-term noncore funding dependence	-99.84	-6.88	1	-98.73	4.94	2	-112.58	-4.76	3	-73.13	3.38	3	-75.70	4.66	4
Short-term investment / Short-term noncore funding	485.77	246.74	83	296.17	77.70	94	540.47	184.19	93	225	77.77	89	227.84	66.46	89
Liquid assets - short-term noncore funding / Nonliquid assets	163.86	30.67	97	147.34	16.50	96	180.46	28.18	96	118.96	16.97	96	118.02	16.04	95
Net loans and leases / Total deposits	17.90	76.22	1	18.43	88.34	1	16.39	79.43	1	21.01	90.31	1	23.50	90.08	1
Net loans and leases / Core deposits	29.86	83.77	1	39.16	101.46	1	28.93	88.34	1	53.16	103.93	1	58.45	105	2
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.79	0.62	82	5.07	1.57	89	4.86	1.57	89	1.46	0.72	79	-3.23	-0.82	9
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	6.32	1.31	95	11.38	3.85	92	12.59	4.31	95	5.22	1.36	95	-1.47	-1.98	64
Structured notes appreciation (depreciation) / Tier 1 capital		0			-0.04			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	30.55	12.84	79	26.66	12.92	75	30.48	11.38	82	27.65	12.67	76	28.15	16.19	69
Available-for-sale securities	68.57	85.49	19	72.56	85.17	24	68.84	87.23	17	71.02	85.40	22	71.08	81.88	30
U.S. Treasury securities	19.63	5.10	86	18.72	5.04	87	17.69	4.72	86	15.44	6.15	82	20.55	6.99	84
US agency securities (excluding mortgage-backed securities)	3.56	4.35	62	2.49	3.36	59	4.24	4.01	69	2.38	3.49	56	2.61	4.02	58
Municipal securities	1.68	9.71	32	0.72	8.69	26	1.48	9.83	28	0.85	7.75	28	1.88	9.16	33
Mortgage-backed securities	48.22	66.67	20	51.73	68.40	25	49.57	66.64	23	55.04	67.43	28	53.50	65.45	30
Asset-backed securities	4.70	1.97	79	4.55	1.67	79	5	1.91	78	4.98	1.66	80	4.26	2.05	77
Other debt securities	21.33	3.05	95	21.01	2.67	94	21.33	3.01	93	19.98	2.94	92	16.44	2.79	92
Mutual funds and equity securities	0.88	0.36	79	0.78	0.35	78	0.69	0.35	76	1.33	0.40	86	0.77	0.42	74
Debt securities 1 year or less	27.16	9.29	89	29.70	10.98	89	28.05	10.55	87	33.31	11.86	90	38.86	11.91	91
Debt securities 1 to 5 years	20.54	16.09	66	22.40	17.72	65	20.43	17.03	61	19.79	17.94	60	18.59	19.18	57
Debt securities over 5 years	51.43	72.48	18	47.12	67.50	26	50.84	69.86	20	45.57	66.02	27	41.78	64.73	26
Pledged securities	79.12	33.48	94	79.67	36.65	95	78.39	35.67	95	78.51	30.57	98	82.71	33.30	98
Structured notes, fair value	0	0.05	42	0	0.04	41	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	-7.71	156.41	10	49.87	53.90	65	28.95	183.32	24	3.38	26.69	43	2.34	6.77	48
Investment securities	13.12	31.91	32	17.39	9.51	77	26.17	23.62	64	3.29	11.75	39	0.29	9.42	34
Core deposits	27.45	29.18	51	81.62	12	95	88.65	26.88	96	6.76	11.23	45	6.91	7.29	57
Noncore funding	-19.81	-25.09	60	19.46	16.35	64	-7.48	-12.18	57	5.02	6.59	52	-5.57	10.67	22

BHC Name _____

City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			50,764,000	57,667,000	50,630,000
Commit: Secured commercial real estate loans	861,000	1,319,000	961,000	1,393,000	1,200,000
Commit: Unsecured real estate loans	0	2,000	1,000	3,000	0
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	2,450,000	2,474,000	2,419,000	2,444,000	2,980,000
Commercial and similar letters of credit	51,000	113,000	60,000	74,000	165,000
Securities lent	544,467,000	481,165,000	534,604,000	468,815,000	460,540,000
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	165,000	165,000	165,000	165,000	150,000
Credit derivative contracts w/ purchased credit protection-investment grade	165,000	165,000	165,000	165,000	150,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	48,423,000	90,977,000	40,681,000	83,594,000	69,267,000
Written options contracts (interest rate)	9,019,000	9,674,000	9,230,000	9,599,000	9,054,000
Purchased options contracts (interest rate)	8,047,000	8,492,000	8,355,000	8,508,000	9,232,000
Interest rate swaps	191,243,000	194,808,000	171,959,000	233,454,000	196,871,000
Futures and forward foreign exchange	252,069,000	297,542,000	245,679,000	253,630,000	252,822,000
Written options contracts (foreign exchange)	4,162,000	5,802,000	3,699,000	2,604,000	1,748,000
Purchased options contracts (foreign exchange)	4,179,000	5,949,000	3,847,000	2,385,000	1,717,000
Foreign exchange rate swaps	549,799,000	519,448,000	494,204,000	538,158,000	533,510,000
Commodity and other futures and forward contracts	227,000	61,000	249,000	133,000	95,000
Written options contracts (commodity and other)	27,000	16,000	26,000	0	242,000
Purchased options contracts (commodity and other)	28,000	25,000	26,000	20,000	255,000
Commodity and other swaps	6,427,000	1,167,000	4,841,000	3,036,000	335,000

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							10.81	22.01	9	15.12	23.52	22	13.95	24.05	17
Standby letters of credit	0.53	0.67	55	0.53	0.78	49	0.52	0.71	51	0.64	0.84	54	0.82	0.92	57
Commercial and similar letters of credit	0.01	0.02	61	0.02	0.02	73	0.01	0.02	64	0.02	0.02	69	0.05	0.02	76
Securities lent	117.09	0.11	98	102.78	0.16	98	113.83	0.18	98	122.88	0.40	98	126.87	0.62	98
Credit derivatives - notional amount (holding company as guarantor)	0	0.28	26	0	0.41	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0.04	0.18	63	0.04	0.48	62	0.04	0.41	61	0.04	0.52	63	0.04	0.75	64
Credit derivative contracts w/ purchased credit protection-investment grade	0.04	0.17	73	0.04	0.23	71	0.04	0.25	71	0.04	0.30	71	0.04	0.52	72
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.16	34	0	0.38	34	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	230.90	42.67	92	242.22	54.25	90	209.27	48.41	91	297.54	68.47	89	296.17	65.81	90
Interest rate contracts	55.21	30.32	84	64.93	40.11	81	49.02	34.16	78	87.85	47.31	84	78.35	43.84	84
Interest rate futures and forward contracts	10.41	4.59	85	19.43	11.14	87	8.66	6.21	82	21.91	10.67	85	19.08	11.40	84
Written options contracts (interest rate)	1.94	2	67	2.07	2.54	68	1.97	2.18	67	2.52	2.47	79	2.49	2.16	78
Purchased options contracts (interest rate)	1.73	1.45	77	1.81	1.56	75	1.78	1.46	77	2.23	2.65	75	2.54	2.32	75
Interest rate swaps	41.13	20.33	85	41.61	23.48	82	36.62	20.62	82	61.19	28.86	86	54.23	26.74	89
Foreign exchange contracts	174.24	6.19	93	177.02	6.58	93	159.15	6.01	93	208.85	10.12	92	217.57	10.92	93
Futures and forward foreign exchange contracts	54.21	3.83	92	63.56	4.16	92	52.31	3.47	93	66.48	5.23	92	69.65	5.22	92
Written options contracts (foreign exchange)	0.90	0.03	94	1.24	0.05	94	0.79	0.03	94	0.68	0.05	92	0.48	0.14	91
Purchased options contracts (foreign exchange)	0.90	0.04	94	1.27	0.05	94	0.82	0.04	94	0.63	0.08	91	0.47	0.13	91
Foreign exchange rate swaps	118.24	0.71	96	110.96	0.85	95	105.23	0.77	95	141.06	2.03	95	146.97	2.17	95
Equity, commodity, and other derivative contracts	1.44	0.80	85	0.27	1.75	74	1.09	1.85	82	0.84	3.32	77	0.26	4.08	68
Commodity and other futures and forward contracts	0.05	0.06	88	0.01	0.13	86	0.05	0.14	87	0.03	0.19	84	0.03	0.25	83
Written options contracts (commodity and other)	0.01	0.27	77	0	0.51	73	0.01	0.52	73	0	0.98	35	0.07	1.48	72
Purchased options contracts (commodity and other)	0.01	0.18	78	0.01	0.42	72	0.01	0.36	74	0.01	0.94	69	0.07	1.29	71
Commodity and other swaps	1.38	0.27	87	0.25	0.30	80	1.03	0.32	86	0.80	0.38	83	0.09	0.40	74
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							92.18	42.81	88	113.07	45.53	88	91.01	44.93	86

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	1,073,650,000	1,133,961,000	982,796,000	1,135,121,000	1,075,148,000
Interest rate contracts	256,732,000	303,951,000	230,225,000	335,155,000	284,424,000
Foreign exchange contracts	810,209,000	828,741,000	747,429,000	796,777,000	789,797,000
Equity, commodity, and other contracts	6,709,000	1,269,000	5,142,000	3,189,000	927,000
Derivatives Position					
Futures and forwards	300,719,000	388,580,000	286,609,000	337,357,000	322,184,000
Written options	13,208,000	15,492,000	12,955,000	12,203,000	11,044,000
Exchange-traded	27,000	16,000	26,000	0	30,000
Over-the-counter	13,181,000	15,476,000	12,929,000	12,203,000	11,014,000
Purchased options	12,254,000	14,466,000	12,228,000	10,913,000	11,204,000
Exchange-traded	255,000	125,000	211,000	140,000	47,000
Over-the-counter	11,999,000	14,341,000	12,017,000	10,773,000	11,157,000
Swaps	747,469,000	715,423,000	671,004,000	774,648,000	730,716,000
Held for trading	1,029,158,000	1,096,081,000	942,730,000	1,098,366,000	1,032,928,000
Interest rate contracts	221,043,000	273,595,000	198,865,000	306,790,000	248,534,000
Foreign exchange contracts	801,406,000	821,217,000	738,723,000	788,387,000	783,467,000
Equity, commodity, and other contracts	6,709,000	1,269,000	5,142,000	3,189,000	927,000
Non-traded	44,492,000	37,880,000	40,066,000	36,755,000	42,220,000
Interest rate contracts	35,689,000	30,356,000	31,360,000	28,365,000	35,890,000
Foreign exchange contracts	8,803,000	7,524,000	8,706,000	8,390,000	6,330,000
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,056,615,000	1,116,693,000	968,031,000	1,118,572,000	1,062,683,000
One year or less	871,008,000	953,254,000	806,077,000	952,764,000	876,675,000
Over 1 year to 5 years	94,181,000	72,694,000	74,065,000	69,542,000	81,620,000
Over 5 years	91,426,000	90,745,000	87,889,000	96,266,000	104,388,000
Gross negative fair value (absolute value)	9,593,000	18,031,000	12,660,000	9,160,000	8,443,000
Gross positive fair value	10,434,000	16,124,000	12,217,000	8,981,000	8,644,000
Held for trading	10,349,000	15,937,000	12,198,000	8,960,000	8,356,000
Non-traded	85,000	187,000	19,000	21,000	288,000
Current credit exposure on risk-based capital derivative contracts	8,476,000	11,227,000	9,442,000	6,814,000	5,860,000
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer #	Pct												
Percent of Notional Amount															
Interest rate contracts	23.91	94.52	2	26.80	94.83	4	23.43	94.07	3	29.53	93.44	3	26.45	92.91	5
Foreign exchange contracts	75.46	3.16	97	73.08	3.08	96	76.05	3.49	96	70.19	3.20	97	73.46	3.39	96
Equity, commodity, and other contracts	0.62	1.04	75	0.11	1.10	69	0.52	1.17	71	0.28	1.64	68	0.09	1.93	64
Futures and forwards															
Futures and forwards	28.01	12.82	78	34.27	13.55	81	29.16	14.08	77	29.72	13.49	80	29.97	12.78	81
Written options															
Written options	1.23	8.11	28	1.37	7.87	24	1.32	8.20	27	1.08	5.91	27	1.03	6.60	26
Exchange-traded															
Exchange-traded	0	0.10	84	0	0.11	84	0	0.14	81	0	0.15	42	0	0.23	79
Over-the-counter															
Over-the-counter	1.23	7.80	28	1.36	7.35	26	1.32	7.73	30	1.08	5.10	29	1.02	5.49	30
Purchased options															
Purchased options	1.14	3.58	53	1.28	3.47	53	1.24	3.42	53	0.96	4.42	51	1.04	4.19	49
Exchange-traded															
Exchange-traded	0.02	0.11	84	0.01	0.19	80	0.02	0.15	80	0.01	0.28	78	0	0.32	75
Over-the-counter															
Over-the-counter	1.12	3.15	56	1.26	2.77	56	1.22	2.86	57	0.95	3.35	54	1.04	3.20	56
Swaps															
Swaps	69.62	69.64	43	63.09	69	34	68.28	68.70	41	68.24	69.75	41	67.96	70.34	41
Held for trading															
Held for trading	95.86	42.14	84	96.66	45.54	82	95.92	43.59	83	96.76	44.16	83	96.07	46.31	83
Interest rate contracts															
Interest rate contracts	20.59	36.29	46	24.13	38.87	43	20.23	36.65	43	27.03	37.24	45	23.12	38.40	45
Foreign exchange contracts															
Foreign exchange contracts	74.64	1.47	97	72.42	1.52	96	75.17	1.60	96	69.45	1.60	97	72.87	1.85	96
Equity, commodity, and other contracts															
Equity, commodity, and other contracts	0.62	0.51	84	0.11	0.72	78	0.52	0.68	79	0.28	0.83	79	0.09	1.14	76
Non-traded															
Non-traded	4.14	57.86	15	3.34	54.46	17	4.08	56.41	16	3.24	55.84	16	3.93	53.69	16
Interest rate contracts															
Interest rate contracts	3.32	54.11	15	2.68	52.08	17	3.19	53.76	17	2.50	52.22	16	3.34	50.60	19
Foreign exchange contracts															
Foreign exchange contracts	0.82	0.45	82	0.66	0.31	83	0.89	0.46	82	0.74	0.34	82	0.59	0.57	78
Equity, commodity, and other contracts															
Equity, commodity, and other contracts	0	0.12	37	0	0.08	38	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)															
Derivative contracts (excluding futures and forex 14 days or less)	98.41	90.92	62	98.48	91.11	64	98.50	91.48	61	98.54	93.86	58	98.84	94.47	61
One year or less															
One year or less	81.13	26.80	90	84.06	31.34	88	82.02	32.05	88	83.94	32.17	86	81.54	32.51	84
Over 1 year to 5 years															
Over 1 year to 5 years	8.77	28.69	20	6.41	27.94	21	7.54	27.06	19	6.13	30.45	20	7.59	31.16	17
Over 5 years															
Over 5 years	8.52	30.03	24	8	31.18	24	8.94	29.56	25	8.48	28.09	28	9.71	28.71	29
Gross negative fair value (absolute value)															
Gross negative fair value (absolute value)	0.89	1.21	43	1.59	1.98	54	1.29	1.55	51	0.81	0.83	50	0.79	0.72	56
Gross positive fair value															
Gross positive fair value	0.97	1.70	18	1.42	2.70	28	1.24	2.23	25	0.79	1.19	32	0.80	0.85	48
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)															
Gross negative fair value, absolute value (X)	0.38	0.05	93	0.82	0.11	92	0.48	0.07	92	0.42	0.06	92	0.40	0.06	92
Gross positive fair value (X)															
Gross positive fair value (X)	0.41	0.07	93	0.74	0.13	92	0.46	0.09	92	0.41	0.07	92	0.41	0.06	93
Held for trading (X)															
Held for trading (X)	0.41	0.05	93	0.73	0.10	92	0.46	0.07	92	0.41	0.06	92	0.40	0.05	92
Non-traded (X)															
Non-traded (X)	0	0.01	36	0.01	0.02	49	0	0.02	20	0	0.01	33	0.01	0.01	80
Current credit exposure (X)															
Current credit exposure (X)	0.33	0.05	93	0.51	0.09	91	0.36	0.07	92	0.31	0.05	91	0.28	0.04	92
Credit losses on derivative contracts															
Credit losses on derivative contracts	0	0	47	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due															
30-89 days past due	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
90+ days past due															
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets															
Current credit exposure / Risk-weighted assets	5.06	0.61	93	6.89	1.16	91	5.76	0.89	92	4.58	0.73	90	3.92	0.53	91

BHC Name

City/State

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	358,000	122,000	122,000	146,000	159,000
Gross losses	1,000	0	0	15,000	2,000
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,000	1,000	5,000	3,000	4,000
Net losses	0	-1,000	-5,000	12,000	-2,000
Provision for loan and lease losses	-31,000	87,000	301,000	-12,000	-15,000
Adjustments	0	-70,000	-70,000	0	0
Ending balance	327,000	140,000	358,000	122,000	146,000
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.03	-0.11	55	0.09	0.87	8	0.07	0.51	6	0	0.15	7	0	0.14	8
Provision for loan and lease losses / Average loans and leases	-0.22	-0.20	41	0.62	1.41	21	0.55	0.82	30	-0.02	0.24	4	-0.03	0.24	8
Provision for loan and lease losses / Net loan and lease losses		-168.35		-8,700	730.69	1	-6,020	487.86	0	-100	130.58	2	750	134.68	95
Allowance for loan and lease losses / Total loans and leases not held for sale	0.54	1.49	5	0.23	1.32	1	0.64	1.58	6	0.22	0.83	3	0.26	0.90	3
Allowance for loan and lease losses / Total loans and leases	0.54	1.47	5	0.23	1.30	1	0.64	1.55	6	0.22	0.81	3	0.26	0.89	3
Allowance for loan and lease losses / Net loans and leases (X)		18.09			10.10			11.58		10.17	8.03	73		7.54	
Allowance for loan and lease losses / Nonaccrual assets	297.27	291.29	64	162.79	310.68	32	406.82	299.44	75	141.86	218.72	40	192.11	214.03	60
ALLL / 90+ days past due + nonaccrual loans and leases	297.27	246.27	69	162.79	221.69	39	406.82	244.62	81	141.86	151.73	56	165.91	160.51	63
Gross loan and lease losses / Average loans and leases	0.01	0.24	4	0	0.34	1	0	0.34	0	0.03	0.28	7	0	0.30	1
Recoveries / Average loans and leases	0.01	0.08	8	0.01	0.07	8	0.01	0.07	10	0.01	0.08	8	0.01	0.09	5
Net losses / Average loans and leases	0	0.16	12	-0.01	0.27	5	-0.01	0.27	2	0.02	0.21	13	0	0.22	8
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	46	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses		7.39		6.67	8.09	48	33.33	33.98	58	150	36.22	93	400	41.30	97
Earnings coverage of net loan and lease losses (X)		25.70		-1,314	17.23	1	-953.80	22.89	0	464.58	24.40	96	-2,588.50	21.75	0

Net Loan and Lease Losses By Type

Real estate loans	0	0.03	40	-0.03	0.01	13	-0.03	0.04	7	-0.01	0.01	25	-0.01	0.02	24
Real estate loans secured by 1-4 family	0	-0.01	58	-0.04	0.01	10	-0.05	0.01	11	-0.01	0.01	26	-0.01	0.01	21
Revolving	0	-0.03	61	0	0	49	0	0.01	54	1.85	0.02	97	0	0.03	37
Closed-end	0	-0.01	63	-0.04	0.01	10	-0.05	0	8	-0.02	0	18	-0.01	0.01	25
Commercial real estate loans	0	0.05	43	0	0.01	47	0	0.07	17	0	0.01	38	0	0.01	47
Construction and land development	0	0	57	0	-0.01	68	0	0	59	0	-0.01	60	0	-0.03	70
1-4 family	0	0	58	0	0	60	0	0	59	0	0	55	0	-0.01	63
Other	0	0	57	0	-0.01	65	0	0	57	0	-0.01	61	0	-0.02	68
Multifamily	0	0	54	0	0	61	0	0	58	0	0	56	0	0	58
Nonfarm nonresidential	0	0.07	38	0	0.02	41	0	0.11	14	0	0.02	38	0	0.02	35
Owner-occupied	0	0.01	50	0	0.01	43	0	0.02	26	0	0.01	45	0	0.01	34
Other	0	0.06	41	0	0.01	54	0	0.08	24	0	0.01	40	0	0.01	44
Real estate loans secured by farmland		0			0.01			0.02			0.01				0
Commercial and industrial loans	0	0.21	21	0	0.48	11	0	0.47	5	0.68	0.37	82	0	0.31	10
Loans to individuals		1.06			1.43			1.13			1.17			1.16	
Credit card loans		2.41			3.52			2.92			3.11			2.92	
Agricultural loans	0	0.02	50	0	0.11	43	0	0.19	35	0	0.08	37	0	0.15	38
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	0	0.09	37	0	0.15	30	0	0.15	25	0	0.15	22	0	0.14	15

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	87,000	108,000	106,000	85,000	48,000
90+ days past due loans and leases	0	0	0	0	12,000
Nonaccrual loans and leases	110,000	86,000	88,000	86,000	76,000
Total past due and nonaccrual loans and leases	197,000	194,000	194,000	171,000	136,000
Restructured 30–89 days past due	0	1,000	1,000	1,000	3,000
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	52,000	56,000	53,000	59,000	60,000
Total restructured loans and leases	52,000	57,000	54,000	60,000	63,000
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	22,000	32,000	26,000	32,000	34,000
Other real estate owned	1,000	1,000	1,000	3,000	2,000
Other Assets					
30–89 days past due	6,000	6,000	7,000	4,000	5,000
90+ days past due	11,000	9,000	10,000	8,000	9,000
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	17,000	15,000	17,000	12,000	14,000

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.14	0.33	23	0.17	0.52	14	0.19	0.39	26	0.16	0.43	16	0.09	0.44	10
90+ days past due loans and leases	0	0.11	8	0	0.12	10	0	0.12	9	0	0.15	8	0.02	0.17	33
Nonaccrual loans and leases	0.18	0.65	8	0.14	0.57	8	0.16	0.66	6	0.16	0.51	11	0.13	0.54	9
90+ days past due and nonaccrual loans and leases	0.18	0.82	5	0.14	0.75	5	0.16	0.85	3	0.16	0.71	6	0.16	0.75	5
30–89 days past due restructured	0	0.01	20	0	0.01	38	0	0.01	45	0	0.01	37	0.01	0.02	47
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured	0.09	0.13	47	0.09	0.14	45	0.09	0.13	47	0.11	0.14	51	0.11	0.16	42
30–89 days past due loans held for sale	0	0	41	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	39	0	0	39	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.15	0.33	26	0.18	0.52	15	0.20	0.40	27	0.16	0.43	17	0.09	0.44	11
90+ days past due assets	0.02	0.11	43	0.01	0.12	34	0.02	0.12	39	0.01	0.15	28	0.04	0.18	39
Nonaccrual assets	0.18	0.66	8	0.14	0.58	8	0.16	0.67	6	0.16	0.53	11	0.13	0.57	8
30+ days past due and nonaccrual assets	0.35	1.18	6	0.34	1.32	4	0.37	1.29	5	0.33	1.19	7	0.27	1.26	5
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.03	0.50	1	0.02	0.48	2	0.02	0.52	1	0.02	0.44	2	0.03	0.48	2
90+ days past due and nonaccrual assets + other real estate owned	0.03	0.53	1	0.02	0.51	2	0.02	0.55	1	0.03	0.48	2	0.03	0.52	2
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.03	0.58	1	0.03	0.57	2	0.02	0.60	1	0.03	0.53	3	0.03	0.60	2
Allowance for loan and lease losses	40.67	69.27	29	85.71	74.58	66	32.40	66.54	20	100	115.41	46	78.77	118.28	35
Equity capital + allowance for loan and lease losses	0.29	5.03	1	0.29	4.68	2	0.25	4.97	1	0.29	4.28	3	0.28	4.79	3
Tier 1 capital + allowance for loan and lease losses	0.51	5.96	1	0.54	5.89	3	0.43	6.04	2	0.55	5.65	3	0.54	6.16	3
Loans and leases + other real estate owned	0.22	0.97	5	0.19	0.91	4	0.21	0.97	3	0.22	0.85	8	0.20	0.96	5

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.24	0.32	45	0.16	0.48	14	0.41	0.39	62	0.30	0.38	45	0.30	0.42	41
90+ days past due	0	0.13	15	0	0.12	16	0	0.16	14	0	0.16	13	0.09	0.22	58
Nonaccrual	0.85	0.76	67	0.63	0.54	61	0.68	0.75	53	0.64	0.46	72	0.59	0.57	62
Commercial and industrial															
30–89 days past due	1.11	0.22	96	0.03	0.36	8	0.65	0.23	87	0	0.31	2	0.08	0.30	18
90+ days past due	0	0.02	15	0	0.03	17	0	0.03	16	0	0.05	14	0	0.05	11
Nonaccrual	0	0.69	1	0	0.90	3	0	0.75	3	0	0.83	3	0	0.76	3
Individuals															
30–89 days past due	0.50	0.53	50	1.08	0.84	64	0.48	0.83	31	0.32	0.83	24	0.03	0.84	12
90+ days past due	0	0.11	20	0	0.15	19	0	0.14	19	0	0.17	16	0	0.16	15
Nonaccrual	0	0.22	10	0	0.19	9	0	0.28	9	0	0.17	11	0	0.23	8
Depository institution loans															
30–89 days past due	0	0.01	44	0	0.01	46	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	50	0	0	48	0	0	46	0	0	49	0	0	47
Nonaccrual	0	0	47	0	0	48	0	0	47	0	0	48	0	0	48
Agricultural															
30–89 days past due	0	0.17	31	0	0.35	28	0	0.17	28	0	0.24	26	0	0.17	27
90+ days past due	0	0	44	0	0.02	40	0	0	44	0	0	42	0	0	43
Nonaccrual	0	0.44	25	0	0.76	25	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments															
30–89 days past due	0	0.03	46	0	10.34	43	0	0	50	0	0.07	47	0	0.01	46
90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Nonaccrual	0	0.04	46	0	0.05	43	0	0.09	46	0	0.03	44	0	0.06	42
Other loans and leases															
30–89 days past due	0.05	0.13	53	0.15	0.26	55	0.07	0.18	55	0.12	0.20	56	0.02	0.17	38
90+ days past due	0	0.01	34	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
Nonaccrual	0	0.16	19	0	0.13	16	0	0.15	19	0	0.13	15	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.33	0.47	41	0.24	0.73	10	0.18	0.65	12	0.24	0.67	15	0.40	0.71	28
	90+ days past due	0	0.28	18	0	0.24	17	0	0.33	16	0	0.31	14	0.13	0.46	59
	Nonaccrual	1.01	0.88	67	0.96	0.79	66	1.04	0.89	68	0.94	0.73	71	0.81	0.86	58
Revolving	30-89 days past due	0	0.31	6	2.44	0.50	97	2.63	0.48	95	0	0.45	5	1.85	0.50	94
	90+ days past due	0	0.03	32	0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	7.32	1.31	94	4.88	1.07	92	7.89	1.13	95	3.70	1	89	1.85	1.17	79
Closed-end	30-89 days past due	0.33	0.48	40	0.23	0.76	14	0.17	0.65	12	0.24	0.70	19	0.40	0.75	29
	90+ days past due	0	0.31	20	0	0.27	19	0	0.38	17	0	0.35	16	0.13	0.53	58
	Nonaccrual	0.98	0.85	67	0.94	0.77	67	1.01	0.87	65	0.92	0.70	72	0.80	0.84	56
Junior lien	30-89 days past due	0	0.01	9	0	0.02	6	0	0.02	10	0	0.02	9	0	0.03	9
	90+ days past due	0	0	35	0	0	32	0	0	32	0	0	29	0	0	24
	Nonaccrual	0	0.05	6	0	0.05	7	0	0.04	6	0	0.04	8	0	0.06	6
Commercial real estate	30-89 days past due	0.09	0.22	34	0	0.28	3	0.83	0.26	89	0.41	0.18	87	0.03	0.17	14
	90+ days past due	0	0.02	24	0	0.01	23	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual	0.57	0.62	51	0	0.32	4	0.02	0.62	5	0	0.23	5	0	0.28	4
Construction and development	30-89 days past due	0	0.22	15	0	0.32	12	0.27	0.28	65	0.18	0.28	58	0	0.21	10
	90+ days past due	0	0.01	35	0	0.01	32	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	1.07	0.50	82	0	0.24	11	0	0.41	11	0	0.20	12	0	0.19	12
1-4 family	30-89 days past due	0	0.03	30	0	0.06	24	0.27	0.03	94	0	0.06	25	0	0.06	25
	90+ days past due	0	0	44	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	29	0	0.03	30	0	0.03	27	0	0.02	30	0	0.02	28
Other	30-89 days past due	0	0.16	17	0	0.24	15	0	0.22	13	0.18	0.20	71	0	0.13	14
	90+ days past due	0	0	38	0	0.01	36	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	1.07	0.43	83	0	0.18	13	0	0.35	12	0	0.17	14	0	0.15	15
Multifamily	30-89 days past due	0	0.08	27	0	0.10	22	0	0.09	22	0	0.08	19	0	0.10	18
	90+ days past due	0	0	45	0	0	45	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.13	19	0	0.06	19	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30-89 days past due	0.18	0.20	55	0	0.27	5	1.58	0.23	96	0.72	0.14	97	0.06	0.17	22
	90+ days past due	0	0.02	27	0	0.02	27	0	0.02	26	0	0.03	22	0	0.03	21
	Nonaccrual	0.63	0.78	53	0	0.37	5	0.05	0.79	7	0	0.28	5	0	0.30	5
Owner Occupied	30-89 days past due	0	0.06	10	0	0.11	5	0	0.07	8	0.18	0.07	89	0	0.09	6
	90+ days past due	0	0	33	0	0.01	33	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0	0.32	3	0	0.20	6	0	0.27	5	0	0.16	7	0	0.17	6
Other	30-89 days past due	0.18	0.12	72	0	0.14	7	1.58	0.14	97	0.54	0.07	97	0.06	0.07	57
	90+ days past due	0	0.01	34	0	0.01	35	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0.63	0.40	72	0	0.16	7	0.05	0.44	18	0	0.10	9	0	0.13	7
Farmland	30-89 days past due		0.13			0.32			0.11			0.23			0.25	
	90+ days past due		0.01			0.01			0			0.01			0.01	
	Nonaccrual		1.14			1.10			1.13			0.84			1.23	
Credit card	30-89 days past due		0.75			1.31			0.95			1.19			1.22	
	90+ days past due		0.56			0.83			0.63			0.78			0.73	
	Nonaccrual		0.10			0.09			0.05			0.11			0.09	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

RSSD Number

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Peer #

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	7,410,000	7,829,000	8,004,000	8,685,000	11,615,000
Retained earnings	34,822,000	32,601,000	34,241,000	31,894,000	28,652,000
Accumulated other comprehensive income (AOCI)	-1,819,000	-2,827,000	-985,000	-2,638,000	-3,171,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	40,413,000	37,603,000	41,260,000	37,941,000	37,096,000
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	18,994,000	18,871,000	19,057,000	19,082,000	19,209,000
Accumulated other comprehensive income-related adjustments	6,000	-3,000	8,000	3,000	-2,000
Other deductions from common equity tier 1 capital	323,000	270,000	320,000	316,000	322,000
Subtotal:	21,090,000	18,465,000	21,875,000	18,540,000	17,567,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	21,090,000	18,465,000	21,875,000	18,540,000	17,567,000
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	4,541,000	3,542,000	4,541,000	3,542,000	3,542,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	4,541,000	3,542,000	4,541,000	3,542,000	3,542,000
Less: Additional tier 1 capital deductions	97,000	74,000	106,000	86,000	65,000
Additional tier 1 capital	4,444,000	3,468,000	4,435,000	3,456,000	3,477,000
Tier 1 Capital	25,534,000	21,933,000	26,310,000	21,996,000	21,044,000
Tier 2 Capital					
Tier 2 capital instruments and related surplus	1,248,000	1,248,000	1,248,000	1,248,000	1,250,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	409,000	314,000	490,000	216,000	252,000
Exited advanced approach eligible credit reserves	127,000	101,000	247,000	0	65,000
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	1,657,000	1,562,000	1,738,000	1,464,000	1,502,000
Exited advanced approach tier 2 capital before deductions	1,375,000	1,349,000	1,495,000	1,248,000	1,315,000
Less: Tier 2 capital deductions	1,000	1,000	10,000	11,000	10,000
Tier 2 capital	1,656,000	1,561,000	1,728,000	1,453,000	1,492,000
Exited advanced approach tier 2 capital	1,374,000	1,348,000	1,485,000	1,237,000	1,305,000
Total capital	27,190,000	23,494,000	28,038,000	23,449,000	22,536,000
Exited advanced approach total capital	26,908,000	23,281,000	27,795,000	23,233,000	22,349,000
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	457,816,000	383,372,000	434,197,000	352,983,000	339,478,000
Less: Deductions from common equity tier 1 capital	19,411,000	19,213,000	19,471,000	19,472,000	19,584,000
Less: Other deductions	-2,563,000	-1,899,000	-3,256,000	-1,358,000	887,000
Total assets for leverage ratio	440,968,000	366,058,000	417,982,000	334,869,000	319,007,000
Total risk-weighted assets	167,510,000	163,006,000	163,848,000	148,695,000	149,618,000
Exited advanced approach total RWA	167,034,666	162,560,980	166,426,166	160,898,186	164,670,672

	BHC	Peer # 1	Pct												
Capital Ratios															
Common equity tier 1 capital, column A	12.59	12.55	57	11.33	11.59	45	13.35	12.38	71	12.47	12.11	62	11.74	12.09	51
Common equity tier 1 capital, column B	12.63	0.29	95	11.36	0.28	95	13.14	0.30	96	11.52	0.29	92	10.67	0.52	91
Tier 1 capital, column A	15.24	13.32	82	13.46	12.25	76	16.06	13.11	85	14.79	12.78	80	14.07	12.85	76
Tier 1 capital, column B	15.29	0.32	97	13.49	0.33	95	15.81	0.34	97	13.67	0.34	95	12.78	0.60	91
Total capital, column A	16.23	15.39	71	14.41	14.01	67	17.11	15.26	81	15.77	14.36	76	15.06	14.45	70
Total capital, column B	16.11	0.36	95	14.32	0.37	92	16.70	0.39	96	14.44	0.38	92	13.57	0.67	91
Tier 1 leverage	5.79	9.15	2	5.99	9.43	1	6.29	9.13	1	6.57	9.76	2	6.60	9.71	1
Supplementary leverage ratio, advanced approaches HCs	8.12	7.95	62	5.58	7.28	15	8.63	8.71	57	6.07	7.41	11	6.05	7.31	11

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	115,000	114,000	117,000	115,000	114,000	0.88	-12.88
Total property and casualty assets	115,000	114,000	117,000	115,000	114,000	0.88	7.48
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		-100.00
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total Insurance Underwriting Equity							
Total insurance underwriting equity	111,000	109,000	110,000	109,000	107,000	1.83	-13.28
Total property and casualty equity	111,000	109,000	110,000	109,000	107,000	1.83	6.73
Total life and health equity	0	0	0	0	0		-100.00
Total Insurance Underwriting Net Income							
Total insurance underwriting net income	1,000	1,000	2,000	2,000	2,000	0.00	
Total property and casualty	1,000	1,000	2,000	2,000	2,000	0.00	
Total life and health	0	0	0	0	0		
Claims and Claims Adjusted Expense Reserves (P/C)							
Claims and claims adjusted expense reserves (P/C)	2,000	3,000	3,000	4,000	4,000	-33.33	100.00
Unearned Premiums (P/C)							
Unearned premiums (P/C)	2,000	2,000	3,000	3,000	2,000	0.00	100.00
Policyholder Benefit and Contractholder Funds (L/H)							
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate Account Liabilities (L/H)							
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance Activities Revenue							
Insurance activities revenue	0	0	2,000	1,000	1,000		
Other Insurance Activities Income							
Other insurance activities income	0	0	0	0	0		
Insurance and Reinsurance Underwriting Income							
Insurance and reinsurance underwriting income	0	0	2,000	1,000	1,000		
Premiums							
Premiums	0	0	2,000	1,000	0		
Credit Related Insurance Underwriting							
Credit related insurance underwriting	0	0	0	0	0		
Other Insurance Underwriting							
Other insurance underwriting	0	0	2,000	1,000	0		
Insurance Benefits, Losses, Expenses							
Insurance benefits, losses, expenses	0	0	0	0	0		
Net Assets of Insurance Underwriting Subsidiaries							
Net assets of insurance underwriting subsidiaries	18,000	19,000	20,000	20,000	21,000	-5.26	-50.00
Life Insurance Assets							
Life insurance assets	5,326,000	5,241,000	5,302,000	5,219,000	4,937,000	1.62	12.79

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance Underwriting Assets / Consolidated Assets															
Insurance underwriting assets / Consolidated assets	0.02	0	92	0.02	0.01	88	0.02	0	92	0.03	0.01	88	0.03	0.01	88
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100	54.39	76	100	56.62	75	100	53.67	76	100	51.47	79	100	56.12	78
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0	45.61	23	0	43.38	24	0	46.33	23	0	48.53	20	0	43.88	21
Separate account assets (L/H) / Total life assets		12.21			10.89			11.24			7.26			8.53	
Insurance Activities Revenue / Adjusted Operating Income															
Insurance activities revenue / Adjusted operating income	0	0.38	11	0	0.40	14	0.01	0.41	33	0.01	0.47	28	0.01	0.47	26
Premium income / Insurance activities revenue		2.23			2.84		100	2.84	98	100	7.32	97	0	4.86	37
Credit related premium income / Total premium income		33.33			45.10		0	38.23	29	0	34.91	29		44.54	
Other premium income / Total premium income		66.67			54.90		100	61.77	70	100	65.09	70		55.46	
Insurance Underwriting Net Income / Consolidated Net Income															
Insurance underwriting net income / Consolidated net income	0.11	0.02	91	0.10	0.05	89	0.06	0.03	89	0.05	0.08	81	0.05	0.08	82
Insurance net income (P/C) / Equity (P/C)	3.60	22.15	38	3.67	9.66	47	1.82	15.59	26	1.83	19.86	14	1.87	15.64	21
Insurance net income (L/H) / Equity (L/H)		3.56			-116.81			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums		1,367.96			1,046.57		0	447.82	9	0	233.61	11		160.49	
Reinsurance Recovery (P/C) / Total Assets (P/C)															
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0	47	0	0.07	47	0	0.15	42	0	0.17	43
Reinsurance Recovery (L/H) / Total Assets (L/H)															
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31	
Net Assets of Insurance Underwriting Subsidiaries / Consolidated Assets															
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	89	0	0	87	0	0	89	0.01	0	87	0.01	0	86
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	20.59	11	90	23.74	11.59	93	19.88	11.03	87	23.60	11.51	92	23.30	10.22	94
Broker-Dealer Activities															
Net Assets of Broker-Dealer Subsidiaries (\$000)															
Net assets of broker-dealer subsidiaries (\$000)		9,395,000			7,404,000			8,067,000			7,282,000			4,922,000	
Net assets of broker-dealer subsidiaries / Consolidated assets	2.02	0.50	91	1.58	0.78	88	1.72	0.75	89	1.91	1.39	85	1.36	1.79	84

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	8,424,000	12,828,000	9,980,000	10,662,000	9,802,000
Real estate loans	0	0	0	0	0
Commercial and industrial loans	142,000	556,000	281,000	367,000	429,000
Loans to depository institutions and other banks acceptances	6,833,000	7,651,000	6,891,000	7,168,000	6,273,000
Loans to foreign governments and institutions	7,000	53,000	3,000	48,000	100,000
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	20,000
Other foreign loans	1,442,000	4,568,000	2,805,000	3,079,000	2,980,000
Lease financing receivables	0	0	0	0	0
Debt securities	31,754,000	26,514,000	31,963,000	24,304,000	19,043,000
Interest-bearing bank balances	85,094,000	73,468,000	67,380,000	62,927,000	54,893,000
Total selected foreign assets	125,272,000	112,810,000	109,323,000	97,893,000	83,738,000
Total foreign deposits	118,418,000	125,577,000	130,369,000	105,148,000	99,184,000
Interest-bearing deposits	108,904,000	121,651,000	124,212,000	100,294,000	93,091,000
Non-interest-bearing deposits	9,514,000	3,926,000	6,157,000	4,854,000	6,093,000

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	1.22	0.69	72	2.42	0.99	78	1.85	0.87	77	3.09	1.25	78	3.74	1.17	84
Cost: Interest-bearing deposits	-0.10	0.13	14	0.29	0.79	17	-0.01	0.42	10	0.69	1.19	30	0.36	0.97	15

Net Losses as a Percent of Foreign Loans by Type

	BHC	Peer # 1	Pct												
Real estate loans		0.37			4.10			5.18			27.03			27.29	
Commercial and industrial loans		1.94			0.37			0.64			0.29			1.53	
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50

Growth Rates

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Net loans and leases	-34.33	-6.17	15	19.12	12.26	73	-6.40	-2.41	45	8.77	22.48	60	-14.71	7.24	21
Total selected assets	11.05	-2.57	74	32.37	7.32	80	11.68	2.04	70	16.90	12.40	74	-11.60	3.24	24
Deposits	-5.70	2.95	34	30.44	13.75	76	23.99	3.46	70	6.01	10.36	53	-13.61	5	29

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	40,000	52,000	42,000	57,000	72,000	-23.08	-67.21
1–4 family residential loans	40,000	52,000	42,000	57,000	72,000	-23.08	-67.21
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		-100.00
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		-100.00
Activity as a Percent of Total Assets							
Securitization activities	0.01	0.01	0.01	0.01	0.01		0.02
1–4 family residential loans	0.01	0.01	0.01	0.01	0.01		0.02
Home equity lines	0	0	0	0	0		0
Credit card receivables	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and Industrial loans	0	0	0	0	0		0
All other loans and leases	0	0	0	0	0		0
Asset-backed commercial paper conduits	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1–4 family residential loans	13.66	14.46	14.82	16.71	16.71		16.71
Home equity lines	0.07	0.07	0.07	0.10	0.10		0.10
Credit card receivables	0	0	0	0	0		0
Auto loans and other consumer loans	6.57	5.04	6.71	5.74	5.44		5.44
Commercial and industrial loans	2.98	5.98	3.26	3.49	4.42		4.42
All other loans and leases	76.72	74.45	75.14	73.96	73.33		73.33

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0
Seller's interest carried as securities and loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
30-89 Days Past Due Securitized Assets								
1-4 family residential loans	1,000	1,000	0	0	0	0	0.00	-50.00
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Total 30-89 days past due securitized assets	1,000	1,000	0	0	0	0	0.00	-50.00
90+ Days Past Due Securitized Assets								
1-4 family residential loans	1,000	0	1,000	0	1,000	0		0.00
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Total 90+ days past due securitized assets	1,000	0	1,000	0	1,000	0		0.00
Total past due securitized assets	2,000	1,000	1,000	0	1,000	1,000	100.00	-33.33
Net Losses on Securitized Assets								
1-4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0	0		

BHC Name

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Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	2.50	1.92	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	2.50	1.92	0	0	0
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	2.50	0	2.38	0	1.39
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	2.50	0	2.38	0	1.39
Total past due securitized assets percent of securitized assets	5	1.92	2.38	0	1.39
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.34	0.24	0.17	0.24	0.39
Home equity lines	0	2.44	2.63	0	1.85
Credit card receivables					
Commercial and industrial loans	1.11	0.03	0.65	0	0.08
All other loans and leases	0.07	0.16	0.16	0.14	0.01
Total managed loans past due 30–89 days	0.15	0.18	0.19	0.16	0.09
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.01	0	0.01	0	0.14
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans	0	0	0	0	0
All other loans and leases	-0.02	-0.02	-0.02	-0.02	-0.02
Total managed loans past due 90+ days	0	0	0	0	0.02
Total Past Due Managed Assets	0.15	0.18	0.19	0.16	0.11
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	-0.04	-0.05	-0.02	-0.01
Home equity lines	0	0	0	1.85	0
Credit card receivables					
Commercial and industrial loans	0	0	0	0.68	0
All other loans and leases	0	0	0	0	0
Net Losses on Managed Assets Percent of Total Managed Assets	0	-0.01	-0.01	0.02	0

BHC Name

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RSSD Number

FR Dist.

Peer #

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	20,000	95,000	1,481,000	3,204,000	3,873,000	-78.95	122.22
Dividends	20,000	95,000	1,480,000	3,200,000	3,862,000	-78.95	
Interest	0	0	0	3,000	10,000		-100.00
Management and service fees	0	0	0	0	0		
Other income	0	0	1,000	1,000	1,000		
Income from nonbank subsidiaries	196,000	155,000	743,000	1,460,000	540,000	26.45	81.48
Dividends	191,000	150,000	724,000	1,442,000	528,000	27.33	135.80
Interest	0	0	0	0	0		-100.00
Management and service fees	0	0	0	0	0		
Other income	5,000	5,000	19,000	18,000	12,000	0.00	
Income from subsidiary holding companies	158,000	173,000	533,000	791,000	1,547,000	-8.67	1875.00
Dividends	150,000	150,000	480,000	641,000	1,353,000	0.00	
Interest	8,000	23,000	53,000	150,000	194,000	-65.22	0.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	374,000	423,000	2,757,000	5,455,000	5,960,000	-11.58	199.20
Securities gains (losses)	0	0	0	-11,000	1,000		
Other operating income	9,000	5,000	30,000	13,000	10,000	80.00	200.00
Total operating income	383,000	428,000	2,787,000	5,457,000	5,971,000	-10.51	199.22
Operating Expenses							
Personnel expenses	2,000	2,000	8,000	14,000	15,000	0.00	-33.33
Interest expense	99,000	178,000	490,000	877,000	584,000	-44.38	57.14
Other expenses	39,000	55,000	190,000	233,000	463,000	-29.09	-52.44
Provision for loan and lease losses	0	0	0	0	0		-100.00
Total operating expenses	140,000	235,000	688,000	1,124,000	1,062,000	-40.43	-6.67
Income (loss) before taxes	243,000	193,000	2,099,000	4,333,000	4,909,000	25.91	
Applicable income taxes (credit)	-26,000	-36,000	-289,000	-208,000	-157,000		
Extraordinary items							
Income before undistributed income of subsidiaries	269,000	229,000	2,388,000	4,541,000	5,066,000	17.47	607.89
Equity in undistributed income of subsidiaries	658,000	751,000	1,229,000	-100,000	-800,000	-12.38	-15.53
Bank subsidiaries	693,000	698,000	1,278,000	-137,000	-501,000	-0.72	8.62
Nonbank subsidiaries	-36,000	75,000	-157,000	-58,000	276,000		
Subsidiary holding companies	1,000	-22,000	108,000	95,000	-575,000		
Net income (loss)	927,000	980,000	3,617,000	4,441,000	4,266,000	-5.41	13.46
Memoranda							
Bank net income	713,000	793,000	2,758,000	3,063,000	3,361,000	-10.09	11.76
Nonbank net income	155,000	225,000	567,000	1,384,000	804,000	-31.11	-33.76
Subsidiary holding companys' net income	151,000	128,000	588,000	736,000	778,000	17.97	

BHC Name

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Peer #

Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change		
									1-Year	5-Year	
Assets											
Investment in bank subsidiaries	35,613,000	47.28	34,317,000	47.05	36,341,000	47.93	32,423,000	31,196,000	3.78	19.23	
Common and preferred stock	34,106,000	45.28	32,263,000	44.24	34,422,000	45.40	31,117,000	30,438,000	5.71	22.63	
Excess cost over fair value	734,000	0.97	734,000	1.01	734,000	0.97	734,000	734,000	0.00	-8.25	
Loans, advances, notes, and bonds	0	0	9,000	0.01	0	0	6,000	0	-100.00	-100.00	
Other receivables	773,000	1.03	1,311,000	1.80	1,185,000	1.56	566,000	24,000	-41.04	1.98	
Investment in nonbank subsidiaries	6,342,000	8.42	6,573,000	9.01	6,357,000	8.38	6,232,000	6,328,000	-3.51	-76.77	
Common and preferred stock	5,633,000	7.48	5,777,000	7.92	5,655,000	7.46	5,415,000	5,702,000	-2.49	-67.13	
Excess cost over fair value	618,000	0.82	534,000	0.73	618,000	0.82	534,000	534,000	15.73	15.73	
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		-100.00	
Other receivables	91,000	0.12	262,000	0.36	84,000	0.11	283,000	92,000	-65.27	-21.55	
Investment in subsidiary holding companies	31,787,000	42.20	30,427,000	41.72	31,797,000	41.94	30,791,000	31,713,000	4.47	1635.10	
Common and preferred stock	11,753,000	15.60	11,194,000	15.35	11,764,000	15.52	11,559,000	11,279,000	4.99	4301.87	
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	20,031,000	26.59	19,226,000	26.36	20,031,000	26.42	19,226,000	20,421,000	4.19	1179.94	
Other receivables	3,000	0	7,000	0.01	2,000	0	6,000	13,000	-57.14		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0		-100.00	
Securities	5,000	0.01	7,000	0.01	6,000	0.01	8,000	27,000	-28.57	-80.77	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	321,000	0.43	548,000	0.75	330,000	0.44	344,000	528,000	-41.42	-95.52	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0			
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0			
Intangible assets	0	0	0	0	0	0	0	0			
Other assets	1,251,000	1.66	1,063,000	1.46	984,000	1.30	1,100,000	1,186,000	17.69	-9.15	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0			
Total assets	75,319,000	100.00	72,935,000	100.00	75,815,000	100.00	70,898,000	70,978,000	3.27	11.45	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0	0			
Other borrowings 1 year or less	4,000,000	5.31	2,700,000	3.70	4,250,000	5.61	3,950,000	4,250,000	48.15	80.18	
Borrowings with maturity over 1 year	19,628,000	26.06	21,724,000	29.79	19,929,000	26.29	20,616,000	22,358,000	-9.65	9.46	
Subordinated notes and debentures	1,292,000	1.72	1,394,000	1.91	1,376,000	1.81	1,266,000	1,169,000	-7.32	391.25	
Other liabilities	1,043,000	1.38	1,225,000	1.68	1,081,000	1.43	1,469,000	1,410,000	-14.86	-25.87	
Balance due to subsidiaries and related institutions	4,402,000	5.84	4,747,000	6.51	3,378,000	4.46	2,114,000	1,153,000	-7.27	-39.72	
Total liabilities	30,365,000	40.32	31,790,000	43.59	30,014,000	39.59	29,415,000	30,340,000	-4.48	4.26	
Equity Capital	44,954,000	59.68	41,145,000	56.41	45,801,000	60.41	41,483,000	40,638,000	9.26	16.89	
Perpetual preferred stock (income surplus)	4,541,000	6.03	3,542,000	4.86	4,541,000	5.99	3,542,000	3,542,000	28.20	77.94	
Common stock	14,000	0.02	14,000	0.02	14,000	0.02	14,000	14,000	0.00	7.69	
Common surplus	27,928,000	37.08	27,644,000	37.90	27,823,000	36.70	27,515,000	27,118,000	1.03	9.81	
Retained earnings	34,822,000	46.23	32,601,000	44.70	34,241,000	45.16	31,894,000	28,652,000	6.81	69.10	
Accumulated other comprehensive income	-1,819,000	-2.42	-2,827,000	-3.88	-985,000	-1.30	-2,638,000	-3,171,000			
Other equity capital components	-20,532,000	-27.26	-19,829,000	-27.19	-19,833,000	-26.16	-18,844,000	-15,517,000			
Total liabilities and equity capital	75,319,000	100.00	72,935,000	100.00	75,815,000	100.00	70,898,000	70,978,000	3.27	11.45	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries	1,251,000	1.66	1,297,000	1.78	1,246,000	1.64	1,330,000	900,000	-3.55	-77.19	
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		-100.00	
Loans and advances from subsidiary holding companies	2,255,000	2.99	1,875,000	2.57	930,000	1.23	170,000	0	20.27	28.93	
Subordinated and long-term debt 1 year or less	2,255,000	2.99	1,875,000	2.57	930,000	1.23	170,000	0	20.27	-44.95	
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		-100.00	

BHC Name

City/State

Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	8.19	12.54	13	9.51	3.93	87	8.33	7.28	61	10.82	9.68	66	10.31	10.40	47
Bank net income / Average equity investment in banks	8.15	12.55	12	9.78	4.73	80	8.13	7.44	55	9.68	10.51	50	10.24	11.19	47
Nonbank net income / Average equity investment in nonbanks	9.90	12.53	53	14.68	5.73	80	9.18	9.75	59	22.41	7.89	84	13.11	7.10	76
Subsidiary HCs net income / Average equity investment in sub HCs	5.14	11.69	10	4.50	3.62	60	5.16	7.01	45	6.44	8.55	35	6.64	8.78	31
Bank net income / Parent net income	76.91	95.97	15	80.92	95.67	18	76.25	88.16	16	68.97	82.22	21	78.79	82.56	21
Nonbank net income / Parent net income	16.72	2.83	90	22.96	5.47	86	15.68	3.59	86	31.16	5.93	89	18.85	3.78	88
Subsidiary holding companies' net income / Parent net income	16.29	65.70	10	13.06	89.02	12	16.26	68.34	15	16.57	74	15	18.24	72.48	19
Leverage															
Total liabilities / Equity capital	67.55	17.74	91	77.26	19.50	91	65.53	20.06	90	70.91	20.43	89	74.66	20.88	89
Total debt / Equity capital	55.43	11.90	91	62.75	13.54	89	55.80	14.41	89	62.27	14.31	90	68.35	14.69	90
Total debt + notes payable to subs that issued TPS / Equity capital	55.43	14.30	91	62.75	15.86	89	55.80	16.67	89	62.27	16.36	90	68.35	17.10	89
Total debt + Loans guaranteed for affiliate / Equity capital	55.43	12.02	91	62.75	13.93	89	55.80	14.68	89	62.27	14.56	89	68.35	15.14	89
Total debt / Equity capital – excess over fair value	57.15	12	91	64.74	13.68	90	57.49	14.52	89	64.23	14.51	90	70.55	14.81	91
Long-term debt / Equity capital	46.54	11.33	91	56.19	12.46	91	46.52	13.56	89	52.75	13.04	90	57.89	13.37	89
Short-term debt / Equity capital	8.90	0.52	97	6.56	0.88	88	9.28	0.77	93	9.52	1.02	92	10.46	1.14	92
Current portion of long-term debt / Equity capital	5.02	0.04	97	4.56	0.05	96	2.03	0.06	95	0.41	0.05	89	0	0.14	39
Excess cost over fair value / Equity capital	3.01	0.10	94	3.08	0.10	95	2.95	0.08	95	3.06	0.12	93	3.12	0.12	94
Long-term debt / Consolidated long-term debt	97.95	35.48	96	93.24	27.67	95	97.98	34.67	96	86.54	28.44	96	94.44	28.63	95
Double Leverage															
Equity investment in subs / Equity capital	117.55	102.85	94	122.74	103.91	95	116.14	102.81	93	118.99	103.22	94	119.81	103.10	94
Total investment in subs / Equity capital	164.04	108.21	93	173.33	111.18	91	162.65	110.16	92	167.41	111.07	92	170.38	112.48	91
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	2.13	0.22	95	2.39	1.22	81	2.04	0.47	89	1.77	0.36	93	1.89	0.35	92
Equity investment in subs – equity cap / Net income-div (X)	3.40	0.74	94	3.53	2.81	70	3.21	1.82	82	2.50	1.22	86	2.64	1.22	87
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	84.16	111.23	37	83.91	154.20	27	153.93	136.61	69	234.89	177.68	75	268.59	162.34	88
Cash from ops + noncash items + op expense / Op expense + dividend	33.13	98.58	25	92.41	176.81	28	157.16	147.26	65	243.22	190.27	75	269.78	174.91	82
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	99.55	85.36	54	108.86	90.08	62	99.78	134.09	33	97.28	116.34	25	99.67	103.19	47
Pretax operating income + interest expense / Interest expense	345.45	1,142.88	37	208.43	2,355.68	31	528.37	2,016.32	31	594.07	1,968.54	32	940.58	2,898.75	45
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	345.45	1,357.31	33	208.43	1,688.78	29	528.37	1,539.23	33	594.07	1,632.83	28	940.58	1,369.37	46
Dividends + interest from subsidiaries / Interest expense + dividends	82.92	117.86	39	84.27	186.57	27	151.97	150.43	59	250.97	210.80	71	329.47	188.90	86
Fees + other income from subsidiaries / Salary + other expenses	12.20	13.36	70	8.77	14.22	68	10.10	13.95	66	7.69	16.52	64	2.72	16.08	63
Net income / Current part of long-term debt + preferred dividends (X)	0.40	33.13	6	0.51	20.55	8	3.22	35.64	11	13.10	57.11	28	25.24	33.93	47
Other Ratios															
Net assets that reprice within 1 year / Total assets	19.57	3.98	97	20.19	2.60	96	18.63	3.86	94	20	2.64	97	20.92	2.61	98
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.05			0.15			0.10			0.04			0.24	
Nonaccrual		1.22			1.57			1.03			0.54			6.54	
Total		1.27			1.72			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	15.07	1.80	89	15.13	3.20	85	14.88	2.66	86	16.54	5.62	81	17.13	5.50	82
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	1.87	0.07	94	1.98	0.08	93	1.75	0.08	93	2	0.19	92	1.97	0.21	91

BHC Name

City/State

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	128.62	74.87	85	138.86	61.08	90	54.90	81.10	33	28.39	57.84	23	24.10	57.26	13
Dividends declared / Net income.....	37.32	23.13	75	32.45	81.32	23	36.25	42.29	42	29.02	33.08	41	28.62	27.33	47
Net income – dividends / Average equity.....	5.13	9.52	16	6.43	0.55	87	5.31	4.13	65	7.68	6.46	66	7.36	7.33	48
Percent of Dividends Paid															
Dividends from bank subsidiaries.....	5.78	101.14	32	29.87	182.33	30	112.89	132.17	43	248.25	178.13	71	316.30	157.73	84
Dividends from nonbank subsidiaries.....	55.20	3.28	94	47.17	2.35	93	55.23	3.41	95	111.87	7.53	94	43.24	7.13	89
Dividends from subsidiary holding companies.....	43.35	4.75	92	47.17	3.48	92	36.61	4.85	90	49.73	21.40	87	110.81	16.86	85
Dividends from all subsidiaries.....	104.34	128.99	43	124.21	229.19	40	204.73	174.85	69	409.85	260.40	82	470.35	215.26	93
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries.....	2.81	30.63	31	11.98	123.04	21	53.66	60.28	47	104.47	66.55	89	114.91	60.71	91
Interest income from bank subsidiaries.....	0	0.12	24	0	0.70	22	0	0.36	20	0.10	0.54	60	0.30	0.52	67
Management and service fees from bank subsidiaries.....	0	1.08	36	0	2.97	38	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	47	0	0	47	0.04	0	93	0.03	0	92	0.03	0	93
Operating income from bank subsidiaries.....	2.81	33.49	22	11.98	148.03	20	53.70	62.88	46	104.60	69.36	85	115.23	63.43	88
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries.....	123.23	47.24	84	66.67	39.62	69	127.69	56.39	84	104.19	82.95	73	65.67	51.40	56
Interest income from nonbank subsidiaries.....	0	2.80	33	0	14.44	33	0	7.38	32	0	20.25	26	0	18.56	24
Management and service fees from nonbank subsidiaries.....	0	0.53	40	0	1.68	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	3.23	0.09	95	2.22	0.19	92	3.35	0.16	92	1.30	1.06	87	1.49	0.15	90
Operating income from nonbank subsidiaries.....	126.45	69.48	80	68.89	76.32	55	131.04	79.84	78	105.49	150.41	57	67.16	99.33	40
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	99.34	28.44	90	117.19	119.72	78	81.63	43.51	80	87.09	61.23	57	173.91	48.56	96
Interest income from subsidiary holding companies.....	5.30	6.44	65	17.97	12.80	73	9.01	8.40	71	20.38	6.54	80	24.94	3.95	88
Management and service fees from subsidiary holding companies.....	0	0.37	45	0	1	44	0	0.44	45	0	0.36	46	0	0.43	46
Other income from subsidiary holding companies.....	0	-1.46	52	0	1.63	44	0	0.01	45	0	0.29	44	0	0.01	48
Operating income from subsidiary holding companies.....	104.64	34.47	90	135.16	135.14	78	90.65	55.20	76	107.47	76.49	61	198.84	61.19	96
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries.....	5.22	58.57	33	22.20	62.43	33	53.10	69.76	24	58.64	67.32	29	64.68	65.18	32
Interest income from bank subsidiaries.....	0	0.72	23	0	2.52	21	0	0.63	20	0.05	0.80	50	0.17	0.92	60
Management and service fees from bank subsidiaries.....	0	4.11	36	0	1.69	38	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0.04	0.04	89	0.02	0.03	89	0.02	0.02	91
Operating income from bank subsidiaries.....	5.22	71.70	18	22.20	76.26	21	53.14	82.20	19	58.71	78.80	22	64.86	74.20	26
Dividends from nonbank subsidiaries.....	49.87	5.32	91	35.05	2.51	93	25.98	1.95	95	26.42	2.65	93	8.84	2.57	86
Interest income from nonbank subsidiaries.....	0	0.82	37	0	1.82	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries.....	0	0.05	42	0	0.08	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	1.31	0.01	95	1.17	0.04	94	0.68	0.01	93	0.33	0.04	90	0.20	0.02	92
Operating income from nonbank subsidiaries.....	51.17	10.59	86	36.21	9.13	86	26.66	4.70	89	26.75	7.29	86	9.04	7.64	77
Dividends from subsidiary holding companies.....	39.16	1.03	93	35.05	1.54	93	17.22	2.53	90	11.75	4.52	86	22.66	5.15	86
Interest income from subsidiary holding companies.....	2.09	0.13	92	5.37	0.40	92	1.90	0.11	92	2.75	0.20	92	3.25	0.37	92
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	41.25	2.35	92	40.42	5.35	89	19.12	4.56	88	14.50	6.08	85	25.91	6.79	86
Loans and advances from subsidiaries / Short term debt.....	87.65	142.34	60	117.48	447.79	62	51.20	135.13	48	37.97	83.37	54	21.18	87.87	46
Loans and advances from subsidiaries / Total debt.....	14.07	29.59	45	12.29	30.31	47	8.51	27.08	43	5.81	28.33	39	3.24	26.53	35